VPN - Virtual Private Network

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A VPN or Virtual Private Network is a encrypted connection from you PC to a network.
This network is usually a company network, Like it is directly connected to that network.

Commercial VPN's setup a encrypted connection to their servers, from that point you traffic is send (unencrypted) to whatever the end server is.
So it is not that all you data is protected all the time. The last bit of the line is not extra protected.

To be fair most websites use SSL-encryption to encrypt the traffic between your PC and their website.
But that is a different technology and another topic.

A VPN doesn't protected you from viruses or other malware either; if you visit the wrong website and you haven't installed the latest patches,
you still can get infected.

So don't think just because you use a VPN that you are save.
It is one part of several things you need to do.

If you use a commercial VPN, make sure you use a trusted VPN-provider, when you route all your traffic through their VPN, they can also monitor all this traffic.
So it can actually be a security risk!

Most commercial VPN's have servers in multiple countries and you can choose to which you connect.
This is handy when you are traveling and are in a country that has less respect for the privacy of people.
You can than use the VPN to connect the VPN server in your home country.

The VPN hides your IP-address behind their IP-address. So it looks like your traffic is coming from their server.

Another example is when you want to view a netflix show in a country that doesn't has the show yet.
You can then connect with the VPN of another country, and netflix thinks your PC is than in that "other country".
It is way to go around geoblocking. Geoblocking is when a website adapts the content (or removes certain content) based on the geographic location of the browser.

Should you use a commercial VPN ?

Yes, if you don't want that your internet service provider (ISP) knows to which site you are surfing.
Most ISP do that now for marketing and advertising.
Or if you use public WIFI network, like in Starbucks or a hotel.
At that moment VPN is really useful.
Also if you travel a lot, specially to countries with a more "strict" government, using a VPN is a good idea.

You can setup you own VPN, that way you have a secure connection between your PC (or smartphone) and your home/office.
If you want to access files or watch your security-cameras you can do that is a secure way.

OpenVPN

is opensource, but not so easy to setup.
There are many others.