





DEFINITIONS

SOCIAL ENGINEERING

The acquisition of special knowledge by means of wit and skill.

- Fraud
- Deceit
- Fear
- Greed

FRAUD

DEFINITIONS

MALWARE

Destructive form of computer software transmitted by email and website links

- Viruses
- Trojans
- Rootkits
- Worms
- Spyware
- Crimeware
- Adware
- Cryptojacking



DEFINITIONS

PHISHING

A form of social engineering that appears as email or a text message that attackers use to gain login credentials or account information

And its evil cousin, the targeted Spear-Phish or Vishing, using voice to fool you





ATTACKS AND THREATS

TARGETED ATTACKS	MASS ATTACKS	MAN-IN-THE-MIDDLE	UNSECURE HUMANS
			
<ul style="list-style-type: none">Government agencies are generally targetsIt also happens if something goes wrong and you get negative press attention	<p>This stems from successful email phishing, social engineering, plus “brute force” attacks on networks</p>	<p>An email link goes to a log-in page that looks legit, but is fraudulent and will steal your credentials</p>	<ul style="list-style-type: none">Clicking on the wrong link or opening the wrong fileAn employee who steals data for resale or illegal use

BUSINESS EMAIL COMPROMISE

FBI: \$2.3 Billion in BEC* Losses

270% Increase in Business Email Compromise (BEC*) attacks reported by the FBI from Jan. 2015 through Mar. 2016	14,000+ Number of victims the FBI reports who have reported BEC attacks	11% Number of U.S. companies that say attackers have sent them a wire fraud email**
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How CEO Email Wire Fraud Works

The diagram illustrates the process of CEO Email Wire Fraud in five stages: 1. Attacker Posing as CEO: A hooded figure sends a spoofed email. 2. Spoofed Wire Funds Request: The email asks for a wire transfer. 3. Finance Employee: A finance employee is tricked into sending the wire. 4. Wire Transfer: Money is sent to the attacker's account. 5. Company's Bank Account: The company's account is debited.

WHEN EMAIL TURNS EVIL

MALWARE HIDDEN IN EMAIL

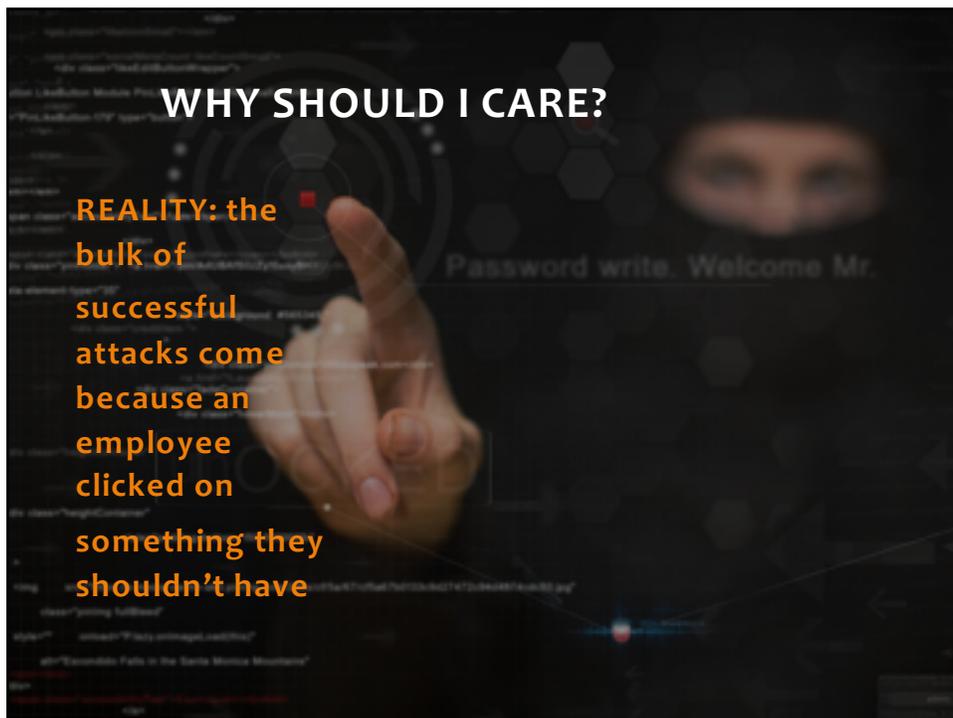
- 1 Fake links entice you to open harmful websites
- 2 Embedded images containing hidden code
- 3 Spoofed “from” addresses
- 4 Coupons, “too good to be true” ads
- 5 MS Office or other file attachments containing macros with viruses or malware (.docx, .xlsx, .pptx, .html, .zip)

PHISHING EMAIL EXAMPLES

EMAIL FROM TRUSTED ORGANIZATIONS

- 01 **DELIVERY ALERT**
Post office
UPS
FedEX
- 02 **OVERDUE BILL**
Utility company
Credit card
- 03 **TAX RETURN**
Fake return alert
- 04 **RETAIL RECEIPT**
Amazon
Costco
- 05 **CREDIT CARD REWARDS**
Fake credit card rewards
- 06 **LOGIN ALERT**
Company login or password change alert

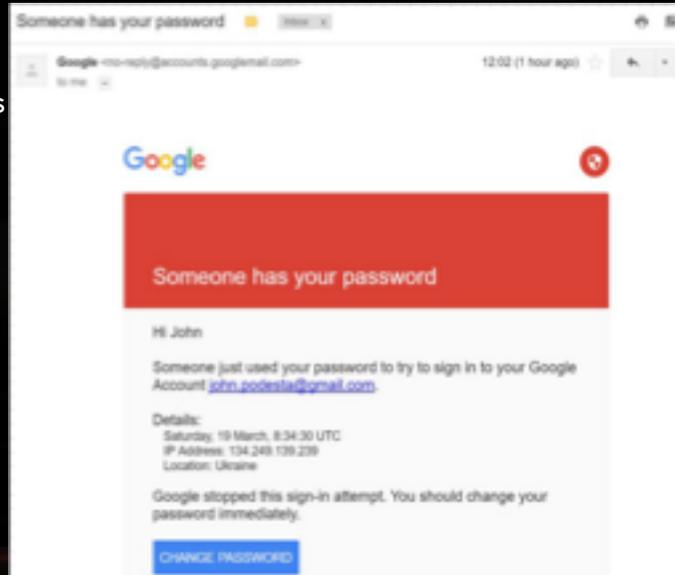
Each variation relies on our instinct to act on messages that appear to be urgent



PASSWORD ALERT

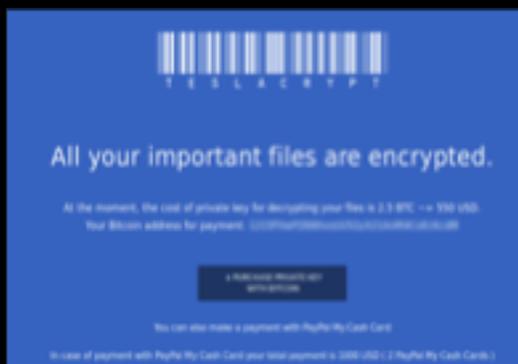
If you receive an email alert like this one from Gmail, you need to change your password immediately.

But how?



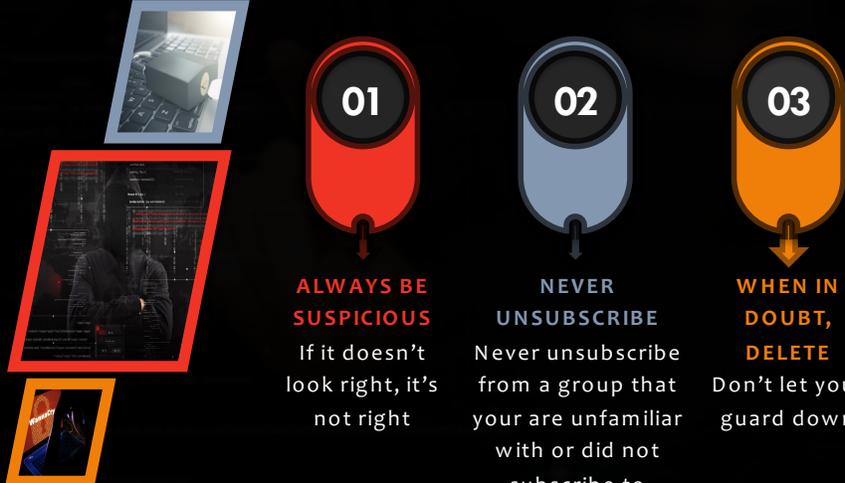
RANSOMWARE

Clicking on an attachment or a link embedded in a suspicious email launches a program that encrypts (or rewrites) your files





HELPFUL HINTS



01
ALWAYS BE SUSPICIOUS
If it doesn't look right, it's not right

02
NEVER UNSUBSCRIBE
Never unsubscribe from a group that you are unfamiliar with or did not subscribe to

03
WHEN IN DOUBT, DELETE
Don't let your guard down

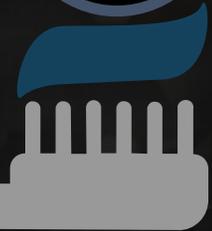
PASSWORD PROTECTION

A PASSWORD IS LIKE A TOOTHBRUSH

CHOOSE A GOOD ONE

DON'T SHARE IT WITH ANYONE

CHANGE IT ONCE IN A WHILE



AND USE A PASSWORD MANAGER PROGRAM!



- Use longer passphrases (8-15 characters)
- Never use personal, known or discoverable information about you or popular culture terms or variants in a password
- Never use the same password or a variant of it for work and personal use; use a base plus supplemental
- Mix up using even and odd numbers of characters in them
- While it's nature to repeat passwords or variants on some sites, make sure you never use the same password for email, banking or financial sites



- Use two-factor authentication whenever a website offers it.
- **Make sure all your devices require a password to access them**
- If you use the same devices all the time, use the same browser and use their built-in password manager
- **Use a separate password manager program to maintain your passwords**
- Only let well known websites keep your credit card information.
- **Use a trivial password for sites that just require a log-in and no other information is passed along.**

PROBLEMS OF BROWSING... AND HOW TO DO IT SAFELY



PROBLEMS WITH BROWSING



**USE OF
PASSWORDS
ON INSECURE
PAGES**



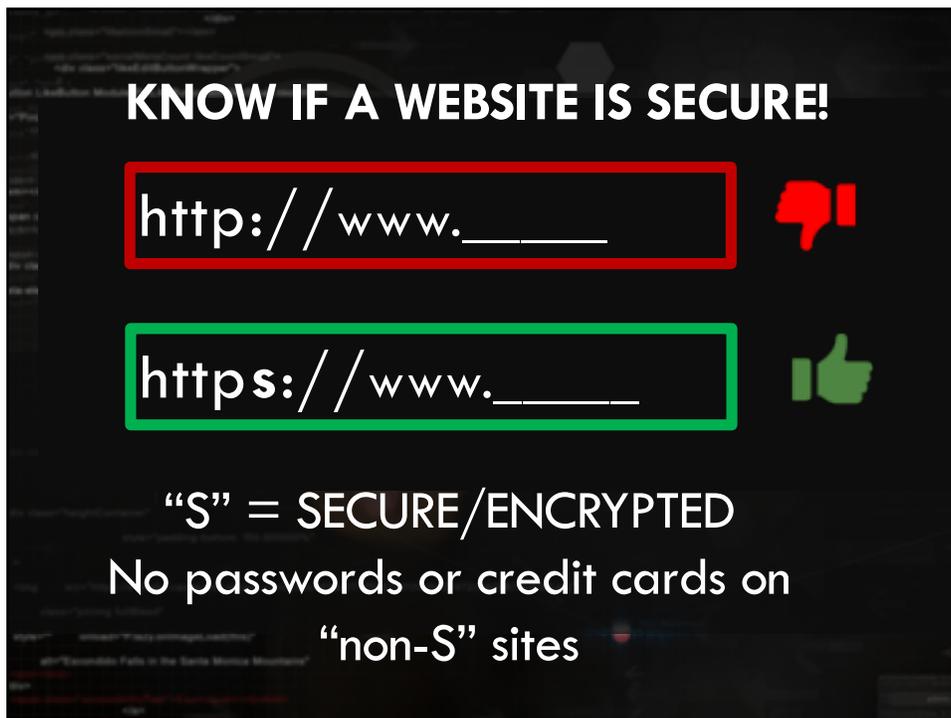
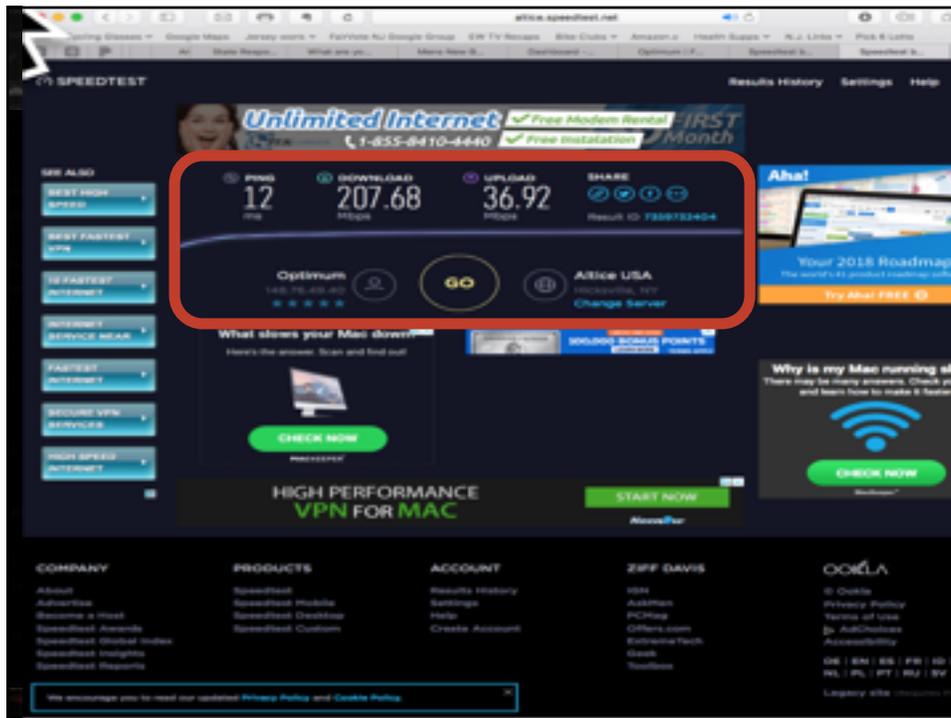
**MALWARE
LOADED
PAGES**



**UNEXPECTED
POP-UPS**



**THIS IS NOT
YOUR
MOTHER'S
INTERNET!**

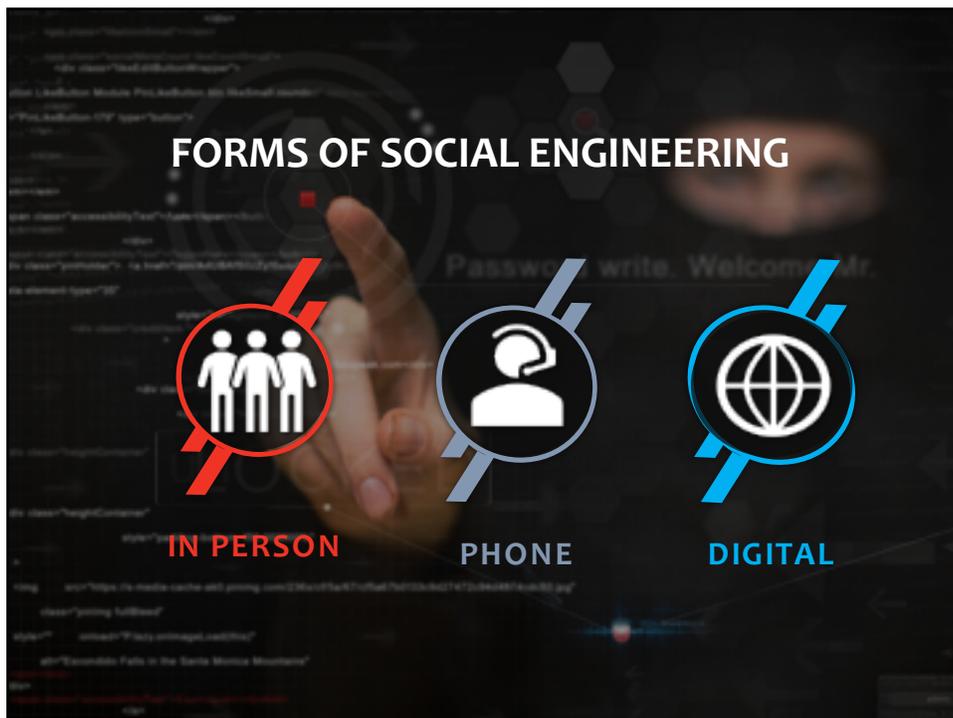


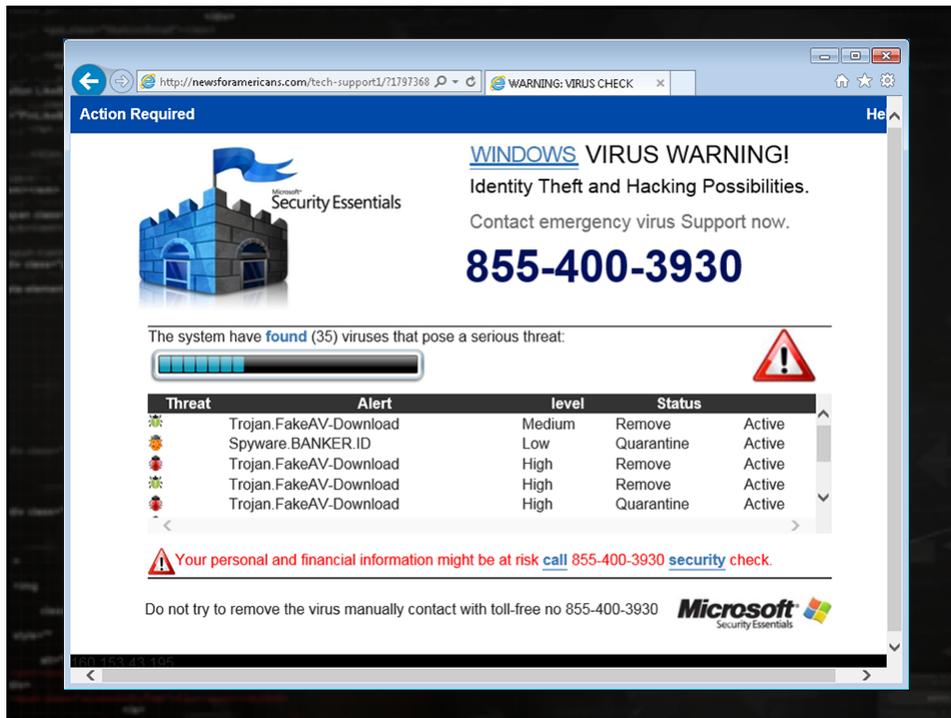
SAFE BROWSING SKILLS

DON'T CLICK ON POP-UPS 01 DO NOT CLICK on suspicious pop-ups or unexpected messages when browsing	WARNING SCREEN APPEARS 02 Close or disconnect: at work, unplug from network then call IT; if at home, close the window, unplug, or reboot	WATCH WHERE YOU CLICK 03 Cluttered websites will tempt you with one thing, and fool you into clicking on something else	KNOW WEB ACTIVITY IS TRACKED 04 Web browsing activities are tracked (even if you clear history)!	TEST PAGES: FAKES DON'T RESIZE 05 Look at it full size, then drag corner to shrink it. If it won't or doesn't, close the browser!
				

MORE SAFE BROWSING SKILLS

 IF IT SEEMS TOO GOOD TO BE TRUE, IT IS	 TURN ON BROWSER POP-UP BLOCKER	 DON'T DOWNLOAD TOOLBARS OR CLEANERS	 FREE, ISN'T. IF YOU ARE NOT PAYING FOR IT, YOU ARE THE PRODUCT
			





PHONE HOAXES

- PERSONAL INFORMATION**
Callers claiming they are from a vendor or IT asking for confidential information
- TEXT MESSAGE LINKS**
Don't click on links in text messages from unknown senders
- SECURE MOBILE DEVICES**
Always set a passcode on your phone
- CAN YOU HEAR ME?**
Scammers record you saying "YES" then they claim you agreed to something else
- DON'T TRUST CALLER ID**
Caller ID can be spoofed. Always verify identity
- TECH SUPPORT WILL NOT...**
...call you tell you your system has a problem. Just hang up.

USB SECURITY



48% OF PEOPLE WHO FIND A USB STICK IN A PARKING LOT WILL PLUG IT IN

- DROPPING USB STICKS IS EFFECTIVE
- PEOPLE PLUG IN USB DRIVES QUICKLY

AT-HOME BACKUP CHALLENGE

You need to backup because bad things can happen

You need a plan based on what you store locally and what you keep in the cloud; and your skills.

Backup your operating system and data files automatically:

Phones and tablets: sync to a home computer, or enable online backups (may have small cost)

Local storage needs an external hard drive and good software, plus online (cloud) service

Cloud backup backs up files constantly, and can do system back-ups

Web search for “online” or “cloud” backup reviews. Stay with reputable sites.

REMEMBER THESE

SECURE YOUR INFO 01 Do not log on and off a computer when asked by another employee or outside person – unless identity is verified 	USE TWO-FACTOR 02 Use two-factor authentication for emails, log-ons and for transactions whenever its available 	VERIFY WITH SENDER 03 Fiscal and HR people: POSTIVELY confirm all emailed directions for anything (especially for personnel information and payment direction) 
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PUTTING IT ALL TOGETHER

 DON'T BE CURIOUS – JUST DON'T CLICK 	 BE SUSPICIOUS – HOVER FIRST AND CHECK IT OUT 	 DON'T CLICK ON POP-UPS; GO TO THE SITE SEPARATELY 	 NEVER OPEN ATTACHMENTS FROM UNKNOWN PEOPLE 
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PUTTING IT ALL TOGETHER

- 
**ONLINE,
FREE IS
NEVER
FREE**
- 
IF YOU
DIDN'T ASK
FOR IT,
YOU DON'T
NEED IT
- 
**MAKE SURE
YOU HAVE
BACKUPS
AND THEY
WORK**
- 
USE
PASSWORDS
ON ALL
YOUR
DEVICES

-  Don't instinctively open files from people you know, but were not expecting
 - Check with them first
- Lock your PC when away from your desk:
"Ctrl + Alt + Del > Enter" or 
"Windows + L"

Want More Information?

www.Malwarebytes.com

- Excellent “freeium” software to keep your machine clean

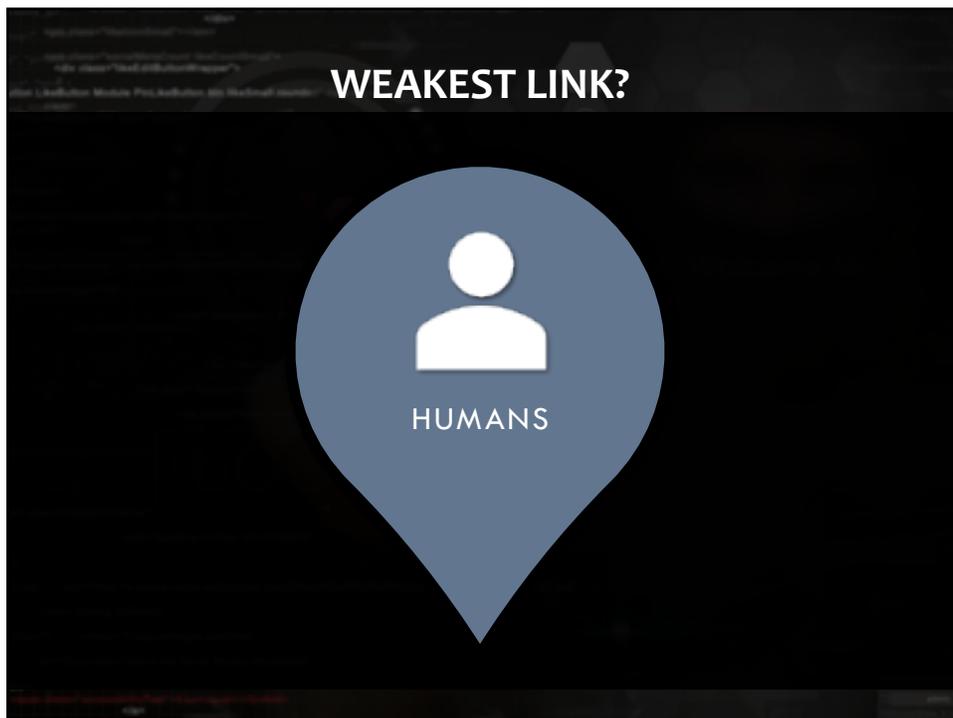
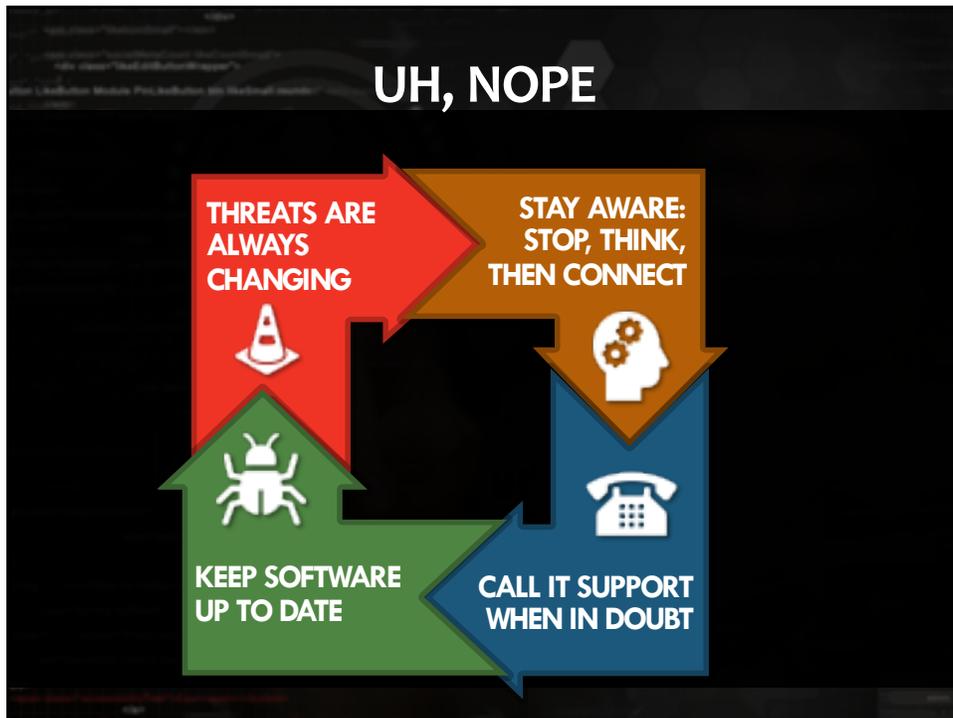
www.StopThinkConnect.org

- US DHS site with lots of security resources for all ages and groups

OUCH Newsletter (search for it)

- FREE monthly employee cybersecurity newsletter (from SANS)

IS ANY OF THIS
100% EFFECTIVE?





**FOR FURTHER DISCUSSION
& COMMENTS**



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More Information

- Technology Risk Management Papers:
<http://blousteinlocal.rutgers.edu/management-technology-risk/>
- Or search for “Bloustein Technology Risk”