Cyber Safety Starts with You

Protecting yourself, your family and your business

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Introduction

Cyber Risk:
Threats to individuals or businesses that result in criminal activity through the internet.

Reasons for Hacking

- Cyber Crime
- Hactivism
- Cyber Espionage
- Cyber Warfare
Introduction

Cyber risks can result in:

- Legal issues
- Loss of funds
- Loss of data
- Reputation
- Physical safety
- Interruptions
Cyber Risks
Cyber Risks

Card Skimming

The Response

Be wary of ATMs, gas pumps, and merchants

Check statements
Get text alerts
Cyber Risks

Home WI-FI
It is easy for criminals to compromise internet routers and intercept WI-FI

The Response
Contact your provider to help configure your home router
Cyber Risks

Time for a Poll

Have you ever used free wi-fi?
Mobile wi-fi

It is easy for criminals to intercept mobile wi-fi

The Response

Turn off auto connect
Verify wi-fi before use

Use a hotspot protector
See mullvad.net for more ideas.
Cyber Risks

Email

Clicking on links or attachments.

Opening emails.

The Response

Delete emails that are not expected.

Don’t allow auto loads of attachments.
Cyber Risks

Example

Clicking anything in an email can install malware.

Dear valued customer of TrustedBank,

http://www.trustedbank.com/general/custverifyinfo.asp
Cyber Risks

**Text messages**

If you think a text is legitimate, call the number on record, not the one in the message.

Don’t click or reply.
Web surfing

A business incurred a $300,000 loss after a BING search.

The Response

Use a separate computer for banking.

Avoid clicking on search results that can compromise you.
Web surfing searches can produce drive by downloads.

The Response

Check out websites using a validation tool, such as www.virustotal.com.
Social Media
This is a high risk area.

The Response
Avoid clicking on:

- links,
- images,
- music files,
- ads,
- or any attachments
on social websites.
Cyber Risks

Time for a Poll

Have you ever downloaded a flashlight app?
Mobile Malware
Apps can contain malware

The Response
Download apps only from reputable sources, never from a search engine.

Keep devices updated
Online Shopping

Clicking on search results can lead to a malicious site.

The Response

Stick with businesses you know. Access them by entering their web address, not by searching.
## Cyber Risks

### Ransom Ware

It can lock you out of your computer or encrypt your data.

### The Response

Back up your data frequently. Don’t click attachments or links in emails.
Case Studies
The Media

The media suggests that systems are tricked by hackers.

The Real Story

People are tricked, not the systems.

THE WALL STREET JOURNAL

http://www.wsj.com/articles/hackers-trick-email-systems-into-wiring-them-large-sums-1436209816

BIZINESS | SMALL BUSINESS

Hackers Trick Email Systems Into Wiring Them Large Sums

Scrap processor thought it paid $100,000 to its vendor: 'We in fact had sent a wire to who knows where'
A Missouri firm tried to recover $440,000 from its bank after a cyber heist.

Who is liable?

The firm was offered dual controls by the bank. They made a decision in writing not to use dual controls.
A California oil company lost $350,000 in a cyberheist.

Who is liable?

The bank failed to offer commercially reasonable security.

Customer was reimbursed.
Case Studies

Fraudster sends email posing as a CEO, creating a look-a-like email address

name@payrne.com vs. name@payme.com

Discussion: What went wrong?
Emerging Risks
Emerging Risks

Apple Pay

Why it can be a risk

Not updating the iOS system

Using a Jailbroken phone

Using apps not trusted

Not using lost mode
Emerging Risks

CallerId

Why it can be a risk

The caller information may not be accurate

Criminals can display any information they desire
Emerging Risks

Why it can be a risk

These may contain microphones or cameras for collecting data for advertisers.

Smart TV

Mitigation: Product called F-Secure SENSE
Emerging Risks

Billboards
They can collect data from phones

Why it can be a risk

Sen. Schumer submitted a letter to FTC to “investigate immediately” to see if privacy violations are occurring
Emerging Risks

Tracking Devices

Why it can be a risk

PERSONAL SAFETY

Crime Blog: San Antonio resident says stalker dropped Tile tracker in purse
Other Considerations
Summary for Business

Reducing Risks

- Have a process for payment requests
- Use dual controls
- Reconcile accounts daily
- Read electronic notices and alerts
Summary for Business

Reducing Risks

- Use dedicated pcs for banking activity
- Beware of links in all emails
- Contact an insurance provider
- Ensure systems & apps are up to date
Other Considerations

Protecting yourself and your family

Simple steps you can take to reduce cyber risks
Cyber Risks

Time for a Poll

Do you use a credit monitoring or ID Theft service?
Put a freeze on your credit report. Don’t forget about your children and elderly parents.

Do ID Theft Services work?

LifeLock agrees to pay $100 million for allegedly violating FTC order

December 17, 2015
Other Considerations

Never respond to text messages, email or phone requests (or click links) unless you initiated the transaction.

Verify, then trust.
Other Considerations

Protect devices and phones by:
using firewalls,
antivirus software,
keep operating systems up to date
consult experts with questions

3 Tips For Consumers and your family
97% of mobile malware is targeted at Android devices, (Pulse Secure)
Other Considerations

Was my phone hacked?

Phone receiving/sending weird texts?
Battery draining rapidly?
Phone bill have unknown charges?
Call history has unknown numbers?
Apps not opening properly?
Other Considerations

Have your passwords been hacked?

See www.breachalarm.com

Password hacking compromised more than 150 million accounts this past year.

Find out if a password hack has exposed your password online.

We scan the Internet for stolen password data posted by hackers, and let you know if we spot your email address in a security breach.

my email address  
Check Now  
OR  
Get Email

Password compromised!

A password associated with your email address has been compromised at least 1 time(s). The most recent recorded incident is November 4, 2013.

You should change any of your passwords that you created before this date as soon as possible. Do not reuse the same password across multiple sites!

Read our full guide for how to deal with a compromised password.
Other Considerations

How Banks Can Help Reduce Risk

Provide a secure website
Provide text alerts for account activity
Provide 2 factor authentication
Confirm suspicious transactions
Require training for employees
Observe security regulations
Other Considerations

How Banks Can Help Reduce Risk

Provide awareness seminars
Provide fraud info on website
Mobile Banking Apps Security
Online Banking Security Profile
Cyber liability insurance options
Payment risk mitigation
Other Considerations

Resources

StaySafeOnline.org
Powered by National Cyber Security Alliance

SBA
U.S. Small Business Administration
sba.gov/cybersecurity
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