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Cyber-crime – Will it really affect me?

Identity Theft Typically Private Copyright Theft Typically Commercial Personal Data Theft Typically Private and Commercial Fraud Typically Private and Commercial Denial of Service & Ransomware Typically Commercial

JPMORGAN Chase & Co.







Carphone Warehouse





Cyber-crime Is Flourishing!

But it is not just the big guys

SMEs in every sector are under attack from Ransomware, Hacking & Fraud

Accountants, Builders, Charities, Construction Firms, Estate Agents, Financial Advisers, Funeral Directors, Hi-tech Firms, **Insurance Brokers & Companies**, IT Firms, Landlords & Property Owners, Local Councils & Government Agencies, Manufacturers, Motor Trade, NHS, Pharmaceuticals, Retailers, Solicitors, Surveyors, Transportation Firms...to name some

Throughout the country

Cyber-crime Is Flourishing!

We only hear about the BIG cyber-crime cases

But there are many more small ones

SMEs are an easier target for cyber criminals

Cyber-crime Is Flourishing!

SME cyber-crime remains hidden

Seeing is believing

We are too small to matter

Good Luck!

www.

The Risks Are Real

It is just not worth the risk

Cyber-crime is already forcing firms out of business

Restarting PC

The harddisks of your computer have been encrypted with an military grade encryption algorithm. There is no way to restore your data without a special key. You can purchase this key on the darknet page shown in step 2.

To purchase your key and restore your data, please follow these three easy steps:

- Download the Tor Browser at "https://www.torproject.org/". If you need help, please google for "access onion page".
- 2. Visit one of the following pages with the Tor Browser:

http://goldenhjnqvc211d.onion/ http://goldenZuqpiqcs6j.onion/

3. Enter your personal decryption code there:

If you already purchased your key, please enter it below.

Key:

Your computer has been encrypted

The hard disks of your computer have been encrypted with an military grade encryption algorithm. It's impossible to recover your data without an special key. This page will help you with the purchase of this key and the complete decryption of your computer.

• The price will be doubled in:



Ransomware Threats

Encrypting data

Preventing access to some or all data

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Demanding a ransom in bitcoins

Currently extremely profitable

Hacking

Unauthorised access

Victims will not know...for months!



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Hi Cameron,		 Upcoming (5 days)
I need you to look over this report ASAP on the latest lititagtion case we are wor clarification.	rking. There are a number of changes since our last meeting which need	
I need you to get back to me by the end of the day.		
Updated Report		
Thanks,		
James Workman / Managing Director +44 (0) 7842 829314/ <u>James@dephrisk.com</u>	E	
Dephrisk Ltd.		
Malvern Hills Science Park, Geraldine Road, Malvern, Worcestershire WR14 3SZ		
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It's Not Personal

Every business will be targeted, sooner or later

It is just a matter of time

Phishing emails are being opened every day

It Is Not Worth The Risk

Data is too valuable to be lost or stolen

The cost of losing data is rising fast

It is management's responsibility to staff, clients & investors to keep it secure

Time For a New Approach

It is not JUST an IT issue

Firewalls & Anti-virus Software are not enough

Some Statistics

Over 2.5 million cyber-crime incidents in the UK last year

250,000 new viruses published every day with 'Zero-day' vulnerabilities last year

One in four UK firms hit by cyber-crime last year by phishing, ransomware & fraud

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UK Senior management fraud rising by 20% each year

Cyber-crime attacks on mobile devices in the UK quadrupled last year

Everything Online Is Recorded

Email addresses

News Web pages

Blogs

Social media accounts & postings

Company accounts & director names

Social Engineering

Piecing together bits of data from various sources typically online to identify a target



hunter

Pricing Verifier More

C Q Search

Sign up

Log in

bdbltd.co.uk Find email addresses 75 email addresses found. Email pattern: {f}{last}@bdbltd.co.uk a tto@bdbltd.co.uk • 5 sources 🔻 c zzitelli@bdbltd.co.uk 🔍 5 sources 🔻 m nacore@bdbltd.co.uk • 5 sources 🔻 a squini@bdbltd.co.uk 🛛 5 sources 🔻 m nn@bdbltd.co.uk • 5 sources 🔻 🗸 🗸 Sign up to uncover the email addresses Create an account and get 150 free searches/month Verify the deliverability of any email address ✓ Filter personal or generic email addresses (like contact@) Download results in CSV Create a free account Or sign in

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ALISTAIR MURRAY C Grand Fromage - Yelverton, Devon, United Kingdom in							
ALISTER BULL C U.S. Federal Reserve Correspondent, Reuters, Washington DC at Thomson Reuters - Washington, District Of Columbia in Found 1 email(s) - thomsonreuters.com.							
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Accounting Reference Date: 31/12 Last Accounts Made Up To: 31/12/2016 (MICRO) Next Accounts Due: 3009/2018 Last Confinanto Statement Due: 25/12/2016 Next Confirmation Statement Due: 25/12/2017			Tell Us Are you satisfied with our service? How you got a question?
Mortgage: Number of charges: (0 outstanding / 0 satisfied / 0 part satisfied) Last Members List: 11/12/2015			
Previous Names: No previous name information has been recorded over the last 20 years.			
UK Establishment Details There are no UK Establishments associated with this company.			

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How Much Will Its Cost?

SME firms do NOT know how much a breach will cost They are keeping their fingers crossed

The average cost of the worst breach for a SME is £75k to £310K

- Forensics
- Post breach audits & data restoration
- Communications to clients & suppliers & Regulatory Authorities
- Client loyalty re-building
- Market standing & goodwill re-building

UK consumers say they would avoid firms that had been hacked

GDPR May 25th 2018

Data Responsibilities



Who Should Be Concerned?

Organisations of ALL sizes in every sector

There are 5.5 million SMEs in UK representing 99% of ALL businesses 5.1 million micro businesses with 1 to 9 employees representing 95% of all businesses Accounting for 33% of all UK employees and 18% of annual turnover

Over a quarter of them suffered a security breach last year

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Almost all were caused by human error

Lock It Up!

Data records were physically locked-up in the past by one or a few keyholders

Office Networks should do the same swapping physical cabinets & keys for secure logins & encryption

A lot of standard office software offers this type of security Microsoft 365 a good example & used by many SMEs

Where to Start

By assuming you are a target

Today every business is a potential target

Review Current Security

What Cyber Security is currently in place?

Visit Government's cyber security Website

https://www.gov.uk/government/policies/cyber-security


















Start Building Your Defences

Adopt the Government backed scheme The Cyber Essentials

Offering a cyber security template for SME organisations

A security map for your IT & office network desktop PCs – laptops – mobile phones – tablets – portable hard drives Apply for **Cyber Essentials Accreditation** & steal a march on your rivals

Earn the Cyber Essentials Accreditation

CYBER ESSENTIALS



Check & update firewall IP passwords Check & update user login passwords Install ALL operating system patches & updates Run regular anti-virus updates – auto & manual Run regular back-up checks & 'Restores'

Adopt a Cyber Security Policy Write an Assets Register Promote & refresh the importance of Cyber Security Appoint a cyber contact in the office



Adopt a cyber security policy To clarify the safe use of office IT (staff rules the do's and don'ts when used in the office & away from the office) To set a standard for password updating To set a standard for software patching / updating To set a standard for back-ups and restore testing To set a standard for social media, the Web, mobile phones Who to contact when something bad is suspected

Write an Assets Register

To know what you have & what to protect

(Property, IT & Computers, Websites, software & versions, brands, copyrights, patents, etc)

Promote & refresh the importance of Cyber Security

Terms of Employment Terms of Business Staff Memos & Meetings Notice Boards Screen Savers

Appoint a cyber contact in the office...a point of contact

An office manager, compliance or fire officer, health and safety officer

To report any suspicious phone calls, emails, slowness of office network strange pop-ups... even a ransomware screen!

<u>File Edit View History Bookmarks Tools Help</u>



Report Fraud and Cyber Crime

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Business Reporting Tool	How to update my fraud report?	Who reports fraud to us
The Business Reporting Tool enables companies to report multiple instances of fraud and internet crime more efficiently.	If you would like to add any additional information to an online fraud report you had made previously, please follow these steps.	Frauds committed in the UK will be reported to Action Fraud; from Individuals up to larger corporations and financial Institutions. Find out more
Reporting fraud and cyber crime	Scam emails	Information reports
Find out more about reporting fraud to Action Fraud, including how to report fraud, what we do with your information and why it's so important to report fraud.	Help disrupt fraudsters by reporting scam emails that you receive. The reports received by Action Fraud will be forwarded to the National Fraud Intelligence Bureau run by the City of London Police for collation and analysis.	Action Fraud can take fraud information reports from you if you have been in a situation where fraud could have occurred but didn't.
Other languages	Why contact Action Fraud?	
If you don't speak English, or if English is not your first language, we run a service for you to make your fraud report in your language.	As the UK's national fraud reporting centre, Action Fraud should be your first point of contact if you have been a victim of fraud.	

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		Home				
	View older archives					
	News Archive	Fraud News				
	May 2017	Alert: Fake BT email takes advantage of global ransomware attack				
	April 2017	18th May 2017				
	March 2017	Fraudsters are using the global WannaCry ransomware attack as a hook to try and get people to click on the links within this clever BT branded phishing email.				
	February 2017	Shock rise in Binary Options fraud as Sir Richard Branson warns of fake investments				
	January 2017	17th May 2017				
	December 2016	The City of London Police is warning about the growing problem of criminals using the reputation of prominent people to give investments credibility. Sir Richard Branson has spoken out after growing increasingly frustrated by fraudsters claiming that he, or his companies, are involved or invested in them.				1
	November 2016					
	October 2016	City of London Police issue protection alert in wake of international ransomware cyber				
	September 2016					
	August 2016	There have been confirmed reports that the NHS and other organisations globally have been hit by ransomware.				
	July 2016					
	June 2016	Hajj fraud figures are just the tip of the iceberg				
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		Cifas call for better fraud education as they reveal new fraud figures				
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Protecting Staff

Most cyber breaches are caused by human error Arrange cyber awareness & intelligence training Explanations of the threats, vulnerabilities, common phishing ploys, approach to social media, cyber security tactics, reporting procedures, reconnaissance, cues & detection

Protecting Staff

Cyber Security induction training for existing staff Cyber Security induction training for all new staff Include Cyber Security responsibilities in Terms of Employment Regular review of management & staff login permissions (who gets access to what)

Add Cyber Security to staff meetings agenda

Appoint a Cyber Security Officer

Create A Cyber Security Culture

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We have it for regulatory compliance

We have it for professional conduct

We have it for health and safety

Cyber Insurance

Most organisations do NOT have cyber insurance

It is widely available

Find a specialist to arrange adequate protection

Cyber Insurance

Covering

The loss of data from IT systems & networks Assistance with Cyber incident management – help with reputational damage – regulatory enforcement - legal The loss or damage of equipment & software costs Business interruption cost Extortion costs Client & supplier notification costs Post incident investigation/audits & legal dispute costs Defamation, privacy breaches, negligence, civil actions costs Loss of data compensation costs









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For These Presentation slides Cyber Security Training Courses Discuss Your Cyber Security Needs

Contact The Bureau

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Cyber Security Courses



Cyber Awareness

Understanding the threats:

Even with the best security software that your IT budget permits your office network will be penetrated. One click of a rogue email by an employee to infect one or more workstation, allow hackers in, cause a data breach or even a cyber ransom.

This is a 4 hour, half day course suitable for pre or post incident that addresses the same fundamentals.

Definitions of threats, vulnerabilities, risks and assets whilst reviewing the many steps organisations can take to address them.

Social engineering receives plenty of attention with discussions about the prerequisites, reconnaissance, types of attacks and avoidance methods, cues and detection as well as the myths and misconceptions.

Cyber Essentials

Step by Step Cyber Essentials:

This is a one day classroom based course that teaches an organisation the minimum level of Cyber Security and how to achieve it. It will also prepare organisations wishing to apply for and earn the Cyber Essentials Accreditation.

This is currently the only UK Government-backed, industry supported scheme to encourage awareness of and protection from the escalating risk of cyber attacks.

It promotes what are termed the 5 Key technical controls that every organisation should have in place as a minimum level of protection.



Cyber Security & Privacy Essentials

Cyber Security & Privacy Essentials:

This course (CSPE) will both broaden and deepen your understanding of cyber security. With attacks becoming more common and the complexity ever increasing, security awareness at all levels in an organisation is key.

This course gives your team the opportunity to learn from experienced professionals who operate at the sharp end of Cyber Security. The course is reviewed on a regular basis and delivers training and support on the very latest Cyber Security Threats.

The CSPE course has also been given **GCHQ approval** through the **CESG Certification**. (Communications-electronics Security Group – located within GCHQ)



Cyber Bytes

Cyber Bytes: Keep Your Humans Safe:

This is a 2 to 3 hour course suitable and recommended for all people in an organisation to encourage greater cyber security awareness in both private and business life.

A delegate will learn about the human element of Cyber Security and understand how the majority of attacks occur because of human error or through insider malicious activity.

At the end of the session a delegate will understand:

- Cyber Attacks How they Happen
- What they Want Why your business is a target?
- Social Engineering What is it and how to spot it?
- Accidents happen with data and how to prevent them
- Social Media Safety Basic Awareness
- Safety at Work, Home, and In-between What should and shouldn't you and your staff do?



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Breaches you were pwned in

A "breach" is an incident where a site's data has been illegally accessed by hackers and then released publicly. Review the types of data that were compromised (email addresses, passwords, credit cards etc.) and take appropriate action, such as changing passwords.

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Anti Public Combo List (unverified): In December 2016, a huge list of email address and password pairs appeared in a "combo list" referred to as "Anti Public". The list contained 458 million unique email addresses, many with multiple different passwords hacked from various online systems. The list was broadly circulated and used for "credential stuffing", that is attackers employ it in an attempt to identify other online systems where the account owner had reused their password. For detailed background on this incident, read Password reuse, credential stuffing and another billion records in Have I been pwned.

Compromised data: Email addresses, Passwords

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Exploit.In (<u>unverified</u>): In late 2016, a huge list of email address and password pairs appeared in a "combo list" referred to as "Exploit.In". The list contained 593 million unique email addresses, many with multiple different passwords hacked from various online systems. The list was broadly circulated and used for "credential stuffing", that is attackers employ it in an attempt to identify other online systems where the account owner had reused their password. For detailed background on this incident, read Password reuse, credential stuffing and another billion records in Have I been pwned.

Compromised data: Email addresses, Passwords



LinkedIn: In May 2016, LinkedIn had 164 million email addresses and passwords exposed. Originally hacked in 2012, the data remained out of sight until being offered for sale on a dark market site 4 years later. The passwords in the breach were stored as SHA1 hashes without salt, the vast majority of which were quickly cracked in the days following the release of the data.

Compromised data: Email addresses, Passwords

Modern Business Solutions

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Modern Business Solutions: In October 2016, a large Mongo DB file containing tens of millions of accounts was shared publicly on Twitter (the file has since been removed). The database contained over 58M unique email addresses along with IP addresses, names, home addresses, genders, job titles, dates of birth and phone numbers. The data was subsequently attributed to "Modern Business Solutions", a company that provides data storage and database hosting solutions. They've yet to acknowledge the incident or explain how they came to be in possession of the data.





