Cybersecurity Awareness



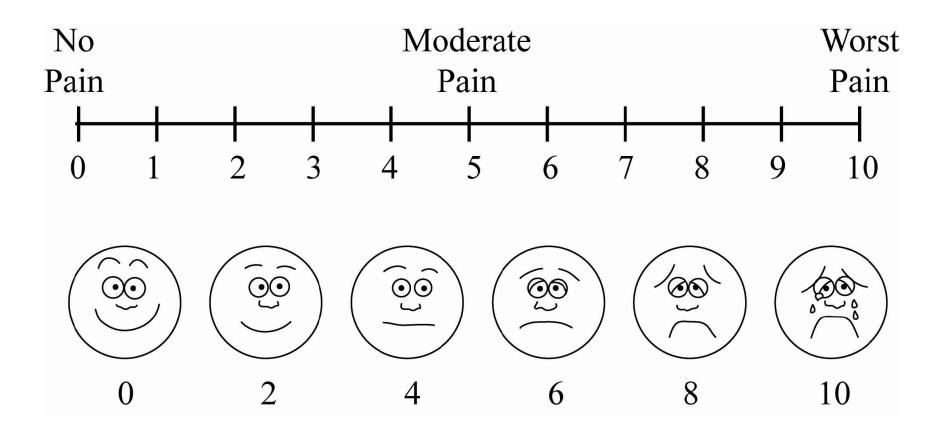
for everything that counts®

Member FDIC

The Day Before Tomorrow:

A Discussion On Cybercrime & Fraud

Cybercrime Pain Scale





are you the lucky one?

Cyber Threat Landscape



of Organizations say data theft and cybercrime are the greatest threats to their reputation

IBM Security Survey 2012

Average cost per stolen record



2017 Ponemon Study

143 Million

compromised credentials in the United States due to Equifax breach

Equifax Security

43 %

Of cyber attacks are aimed at small businesses 2017 Small Biz Trends



Emails contain malware

2017 Symantec Security Threat Report

Cyber Attacks are the **#1** problem with mankind, even worse than nuclear weapons

Warren Buffet

5



AGENDA

knowledge + tools > threats



4 case studies 4 opportunities

But First... Social Engineering Terms

- Phish
- Spoof
- Malware
- Keylogger
- pwn



Phishing

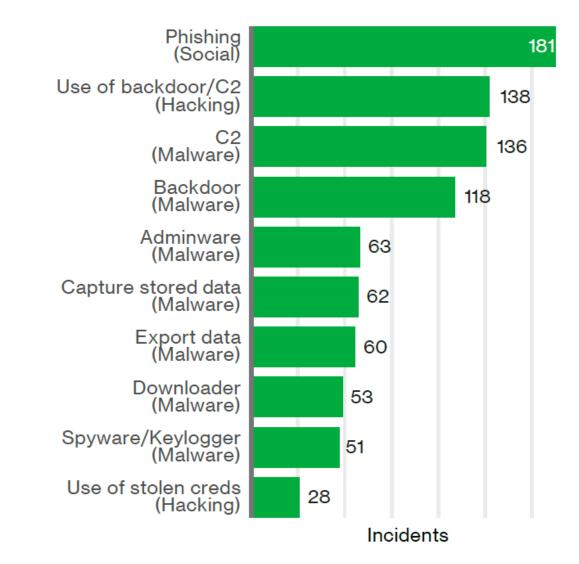
... Your biggest threat!

Most cyber incidents start with a malicious email



9

Top Threats



Source: 2017 Verizon Data Breach Investigations Report





Case Study #1

What would you do differently today if you knew that tomorrow...



	😝 Ware Decrypth 1.0		× .
ops, you	N	Ocops, your files have been encrypted! What Happened to My Computer? Your important files are encrypted. Many of your documents, photos, videos, databases and other files are no longer	crypted.
	Payment will be raised on	accessible because they have been encrypted. Maybe you are busy looking for a way to recover your files, but do not waste your time. Nobody can recover your files without our decryption service.	
ee this to	1/3/1970 17:00:00	Can I Recover My Files? Sure. We guarantee that you can recover all your files safely and easily. But you have	cryptOr" win
r antivir	Time Left 00:00:00:00	not so enough time. You can decrypt some of your files for free. Try now by clicking <decrypt>. But if you want to decrypt all your files, you need to pay. You only have 3 days to submit the payment. After that the price will be doubled. Also, if you don't pay in 7 days, you won't be able to recover your files forever.</decrypt>	or you dele
your comp	Your files will be lost on 1/7/1970 17:00:00	We will have free events for users who are so poor that they couldn't pay in 6 months. How Do I Pay? Payment is accepted in Bitcoin only. For more information, click «About bitcoin».	
eed your :	Time Left 00:00:00:00	Please check the current price of Bitcoin and buy some bitcoins. For more information, click «Now to buy bitcoins». And send the correct amount to the address specified in this window. After your payment, click «Check Payment». Best time to check: 9:00am - 11:00am	pt software.
ind an app	Anathizie tiectuleschisten?	Send \$600 worth of bitcoin to this address: 12t9YDPgwueZ9NyMgw519p7AA8isjr6SMw	-/ptor@.exe"
er or rest	Contact Us	Check Payment Decrypt	ne

llow the instructions!



Old "Past Due" Invoice Trick

Email address redacted invoice confirmation We removed extra line breaks from this message.

Hello,

Please find attached invoice for the past months. Remit the new payment by 30/02/2016 as outlines under our payment agreement.

Regards

Sino



What does being PWNED look like?

		.doc	4/26/2016 4:24 PM	DOC File	50 KB
		2013.doc	4/26/2016 4:24 PM	DOC File	49 KB
		doc	4/26/2016 4:24 PM	DOC File	49 KB
D Filen	ames	doc	4/26/2016 4:24 PM	DOC File	46 KB
🗋 reda	acted	2.doc	4/26/2016 4:24 PM	DOC File	42 KB
		pc	4/26/2016 4:24 PM	DOC File	46 KB
			4/26/2016 4:24 PM	DOC File	30 KB
			4/26/2016 4:24 PM	DOC File	30 KB
		ley.doc	4/26/2016 4:24 PM	DOC File	40 KB
README-Encrypted_Files.HTML		4/26/2016 4:24 PM	HTML Document	4 KB	



Ransomware Preparation

- Anti-Virus
- Back-Ups
- Macros
- Table-Tops



Case Study #2

What would you do differently today if you knew that tomorrow...



Your employee will drop you a **note**...

I wired that \$35,000 to crazyQ paper like you asked! Bank confirmed all set –

Cheers!

Hey Boss,



or worse, YOU are that employee.

🔂 New 🔹 🛅 🖌 🎽 🖌 🎽 🖓 🛱
Request from CEO Subject: Immediate Wire Transfer
To: Chief Financial Officer
High Importance Please process a wire transfer payment in the amount of \$250,000 and code to "admin expenses" by COB today. Wiring instructions below



Business Email Compromise (BEC)

the \$3 BILLION problem



BEC Preparation

- @Consistency
- Dual Control
- Training
- Human Voice



Case Study #3

What would you do differently today if you knew that tomorrow...



your CHECKS will be counterfeited

The Signal





Low-Tech & Successful

- \$ecurity
- Positive Pay
- Direct Deposit
- ACH Block



Case Study #4

What would you do differently today if you knew that tomorrow...



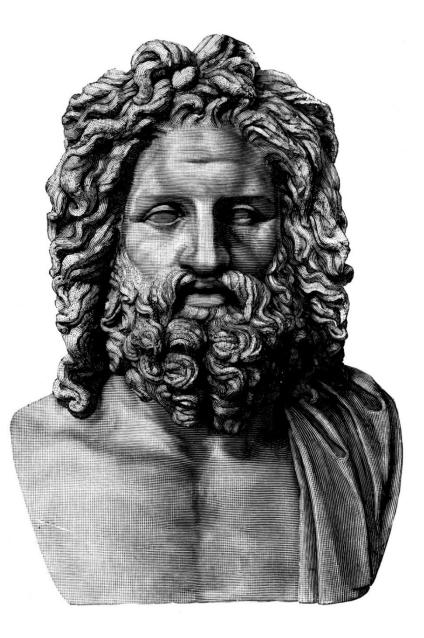
Your bank calls to confirm a \$42,500 ACH payroll file,



and you didn't do payroll YET.



There is no school like old school.



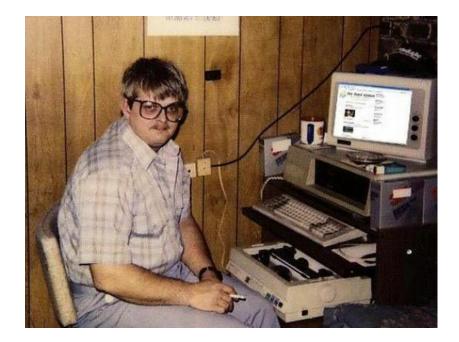


Account Takeover

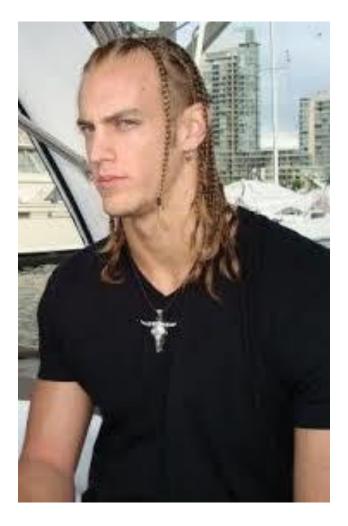
- Reduce Threat Surface
- Dual Control
- Computer Security
- Training



Epilogue



the 80s are over





It's organized, and it's just business.

Citerent faite

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where to begin?

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S.P.mila

Gide todos 1

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Fraud Information Center on NBT Bank's New Website



Business > Customer Support > Fraud Information Center

FRAUD INFORMATION CENTER

For businesses of all sizes, incidents of fraud and theft of financial data are on the rise. Knowing this, few things count more to your business than securing your business's account information, and NBT Bank is committed to helping you do just that. Click the boxes below for the latest information, tips and resources related to business fraud.





Common Themes

- Email & Web Surfing
- Dual Control
- Table-Tops
- And lastly...



Build Cybersecurity Awareness



Questions & Answers



for everything that counts®

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