



CYBERSCOUT[®]

WE'LL TAKE IT FROM HERE[™]



MORO 2018 | MONTRÉAL | QUÉBEC | APRIL 23-25

PERSONAL ONLINE SAFETY:
HOW TO BETTER PROTECT YOUR IDENTITY,
CREDENTIALS AND ONLINE PRESENCE



**“QUESTION EVERYTHING, LEARN SOMETHING,
ANSWER NOTHING”**

EURIPIDES

Overview

- GROWING THREATS
- CONSUMER IMPACT
- PROTECTION TIPS
- Q&A

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GROWING THREATS

DATA BREACHES ON THE RISE



**1,579
BREACHES**

in U.S. In
2017¹



**918
BREACHES**

worldwide In
H1 2017²



**5
MILLION**

records exposed
daily worldwide³

Sources:

1 "2017 Annual Data Breach Year-End Review,"
Identity Theft Resource Center, 2017.

2 Ibid.

3 Breach Level Index, Gemalto, March 26,
2018, <http://breachlevelindex.com/>.

TOP BREACHES: Equifax, Yahoo, National Security Agency

NEWS / SCIENCE & TECHNOLOGY

European Union to investigate alleged Facebook data breach

Probe comes just days after news broke about the alleged misuse of personal data of 50 million Facebook users.

19 Mar 2018  

MAR 30, 2018 @ 01:40 PM 5,223

The Little Black Book of Billionaire Secrets

Security Experts Weigh In On Massive Data Breach Of 150 Million MyFitnessPal Accounts



Tony Bradley, CONTRIBUTOR

I cover all things tech and the impact tech has on everyday life.

[FULL BIO](#) ▾

Opinions expressed by Forbes Contributors are their own.

Malaysian telco data breach traced to Oman

PUBLISHED NOV 19, 2017, 5:00 AM SGT



Leak linked to IP address in Arabian peninsula; suspects identified but no arrests amid probe

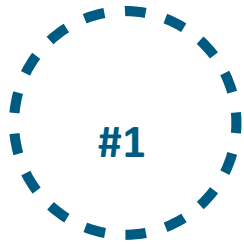
Equifax Says Cyberattack May Have Affected 143 Million in the U.S.

By **Tara Siegel Bernard**, **Tiffany Hsu**, **Nicole Perlroth** and **Ron Lieber**

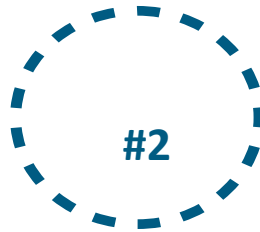
Sept. 7, 2017

Equifax, one of the three major consumer credit reporting agencies, said on Thursday that hackers had gained access to company data that potentially compromised sensitive information for 143 million American consumers, including Social Security numbers and driver's license numbers.

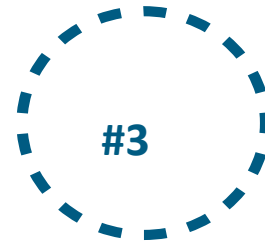
TOP ONLINE THREATS



Ransomware



Phishing / Vishing /
Smishing schemes



Social
Engineering
Scams

RANSOMWARE:

a type of malicious software designed to block access to a computer system until a sum of money is paid

4,000+ ransomware attacks have occurred daily since 2016¹¹

93% increase in ransomware detections for consumers in 2017¹²

46% increase in the number of ransomware variants¹³

¹¹ "How to Protect Your Networks from Ransomware," U.S. Department of Justice.

¹² "Cybercrime Tactics and Techniques: 2017 State of Malware," Malwarebytes LABS, 2017.

¹³ "Internet Security Threat Report," Symantec, March 2018.

A background image of a large crowd of people, overlaid with a semi-transparent yellow filter. The people are mostly seen from behind, looking towards the right side of the frame. The overall tone is warm and somewhat abstract due to the color overlay.

PHISHING / VISHING / SMISHING:

The fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.

VISHING is phishing via
phone calls

SMISHING is phishing
via text messaging

INCREASINGLY SOPHISTICATED

- **76%** of organizations experience phishing attacks
- **45%** experienced phishing via phone (vishing) and text (smishing)

MOST SUCCESSFUL PHISHING TEMPLATES

- **86%** online shopping security updates
- **86%** corporate voicemail from unknown caller
- **89%** corporate email improvements

Someone Made a Fake Equifax Site. Then Equifax Linked to It.

The image shows two side-by-side screenshots of a website. The left screenshot is the real Equifax website, and the right screenshot is a fake lookalike website.

Real Equifax Website (Left):

- Header: EQUIFAX, Return to equifax.com
- Text: To enroll in complimentary identity theft protection and credit file monitoring, click here.
- Section: Cybersecurity Incident & Important Consumer Information
- Navigation: Consumer Notice, FAQs, Potential Impact, Enroll, TrustedID Premier, Contact Us
- Article Title: Equifax Releases Details on Cybersecurity Incident, Announces Personnel Changes
- Date: September 15, 2017
- Text: ATLANTA — As part of the company's ongoing review of the cybersecurity incident announced September 7, 2017, Equifax Inc. (NYSE: EFX) today made personnel changes and released additional information regarding its preliminary findings about the incident.
- Text: The company announced that the Chief Information Officer and Chief Security Officer are retiring. Mark Rohnwasser has been appointed interim Chief Information Officer. Mr. Rohnwasser joined Equifax in 2016 and has led Equifax's International IT operations.
- Button: READ MORE
- Recent Updates:
 - Equifax Releases Details on Cybersecurity Incident, Announces Personnel Changes (September 15, 2017)
 - A Progress Update for Consumers (September 14, 2017)
 - A Progress Update for Consumers (September 13, 2017)
 - A Progress Update for Consumers (September 11, 2017)
 - Call Center Update (September 8, 2017)

Fake Lookalike Website (Right):

- Header: EQUIFAX, Return to equifax.com
- Text: To enroll in complimentary identity theft protection and credit file monitoring, click here.
- Section: Cybersecurity Incident & Important Consumer Information
- Navigation: Consumer Notice, FAQs, Potential Impact, Enroll, TrustedID Premier, Contact Us
- Article Title: Which is Totally Fake, Why Did Equifax Use A Domain That's So Easily Impersonated By Phishing Sites?
- Text: Equifax Announces Cybersecurity Incident Involving Consumer Information, Because of Incompetence
- Text: Equifax should have hosted this on equifax.com with a reputable [EV] SSL Certificate.
- Text: Instead they chose an easily impersonated domain and used a jelly-bean SSL cert that any script kiddie can impersonate in 20min.
- Text: Their response to this incident leaves millions vulnerable to phishing attacks on copycat sites.
- Text: This is why you don't put your security incident website on a domain that looks like a scam (with an Amazon SSL cert).
- Video: Rick Smith, Chairman and CEO of Equifax, on Cybersecurity.

Equifax's website about its breach of customer information, left, and a fake version, right, that a software engineer created to draw attention to the company's lax cybersecurity.



SOCIAL ENGINEERING:

The use of deception to manipulate people into divulging confidential information that may be used for fraudulent purposes.

2

CONSUMER IMPACT

WHAT THIS MEANS FOR CONSUMERS



1 in 3 breach victims experience fraud⁴



Identity theft claims **16.7 million** victims a year⁵



16.8 billion in total fraud losses⁶

⁴ "2017 Identity Fraud: Securing the Connected Life," Javelin Strategy & Research, 2017.

⁵ "2018 Identity Fraud: Fraud Enters a New Era of Complexity," Javelin Strategy & Research, 2018.

⁶ Ibid.

WHAT IT TAKES TO RESOLVE FRAUD



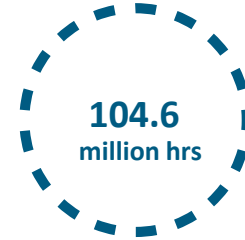
overall on average⁷



for new account fraud⁸



for account takeover⁹



for all victims combined to resolve fraud¹⁰

⁷ "2017 Identity Fraud: Securing the Connected Life," Javelin Strategy & Research, 2017.

⁸ Ibid.

⁹ Ibid.

¹⁰ Ibid.

HUMAN IMPACT: Poor credit, legal woes, lost benefits and more



'Identity theft is ruining my life'

CRIME & COURTS / 29 JUNE 2016, 9:24PM / GABI FALANGA



Mbongiseni Sithole, at his home in Dlamini, Soweto, his identity was stolen in 1993, he failed to vote in the first democratic elections in 1994, he has since discovered that he has been blacklisted. Picture: Itumeleng English 24.06.2016 091 Picture: Itumeleng English

Identity fraud nightmare: One man's story

By Jennifer Waters
Published: Feb 10, 2010 8:02 a.m. ET



Technology a

COLUMN CONSUMER CONFIDENTIAL BUSINESS

CHICAGO (MarketW life.

In fewer than six m services charges we finances have cost h retirement accounts his identity -- Social information -- is still being used in attempts to open credit cards and bank accounts.

The guy who stole my identity 15 years ago just resurfaced in my life

By DAVID LAZARUS
AUG 08, 2017 | 3:00 AM





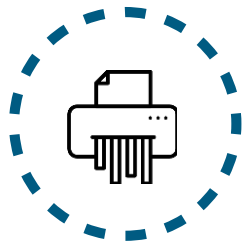
“ I had been getting harassed for years, and Maria fixed it all in six months. We’re thankful every day for the assistance CyberScout gave us. It was like a miracle, really. ”

- A CyberScout customer whose good name and credit were restored after a thief charged more than \$10,000 to his credit cards.

3

PROTECTION TIPS

BE PROACTIVE – BASIC STEPS



Shred it.



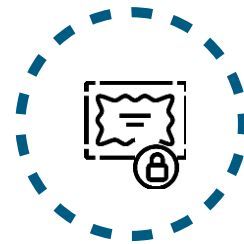
Guard it.



Lock it up.



Check credit reports
early and often.



Keep your
Government Issued
ID number to
yourself.

BE PROACTIVE – PASSWORD PROTECTION

1. Create “strong” passwords.
2. Consider using a password protector tool.
3. Use different passwords for work and personal accounts.
4. Change passwords regularly.
5. Can you guess what you should never use for a password?

BE PROACTIVE – PASSWORD PROTECTION

1. 123456
2. Password
3. 12345678
4. Qwerty
5. 12345



PHISHING DETECTION TRICKS

- Check for misspelled content.
- Watch for redirection.
- Google malicious email, SMS or caller number.
- Just say no.

ONLINE SHOPPING TIPS

1. Shop secure sites.
2. Enter correct URLs.
3. Never enter personal information.
4. Leave suspicious websites immediately.
5. Read retailer reviews before ordering.
6. Use a credit card.
7. Read return and privacy policies before purchasing.

SOCIAL NETWORKING “NO-NOS”

- Don't announce plans.
- Don't post personally identifiable information.
- Don't post questionable photos.
- Don't accept friend requests from people you've never met.
- Don't click on a link or take an online quiz or survey.
- Don't use the same password for everything.
- Don't believe everything you read on yo

CHANGE IS UPON US...TOOLS ARE THERE...TAKE CONTROL!

- GDPR impact on all of us.
- Pay attention to Right to be Forgotten Movement.
- Manage the data that email and social media sites have on you.
- Own and manage your privacy settings approach.
- Employ tools to monitor your credit and identity credentials.
- Pay attention to Right to Shut off Movement.



4

QUESTIONS?



Matt Cullina | CEO CyberScout

Our Mission

As trusted partners, we help your customers minimize, monitor and manage identity theft, fraud and cyber risk.

