## CYBER SECURITY AWARENESS

PROTECTING YOURSELF IN A CYBER WORLD

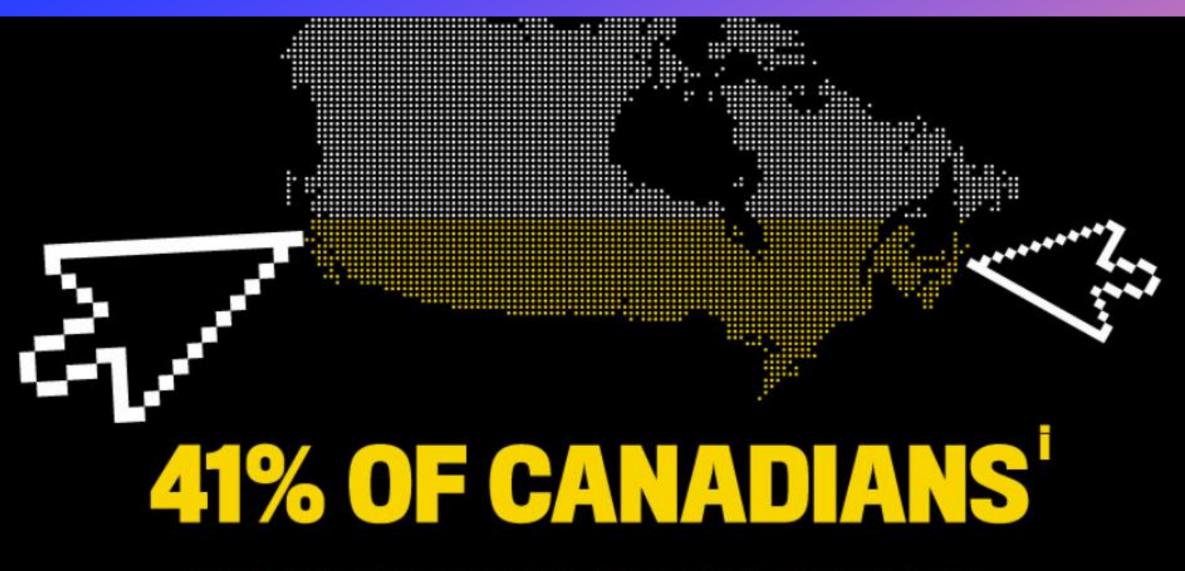


Gavin Taylor, CISSP

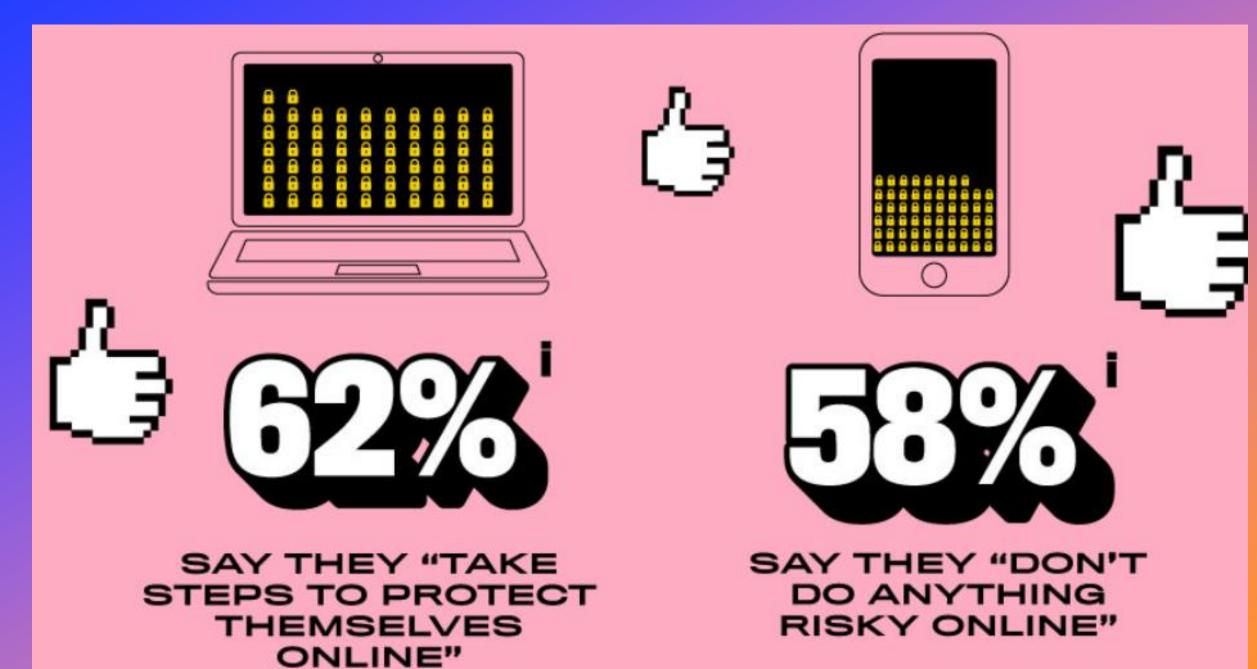


## AGENDA

Social Engineering – How cyber scams work Different types of phishing Phishing examples Processes and practices



BELIEVE IT IS UNLIKELY THAT THEIR PERSONAL INFORMATION COULD BE COMPROMISED ONLINE



## **BUT MANY CYBER THREAT ACTORS TRY TO TRICK PEOPLE INTO GIVING UP INFORMATION INSTEAD OF TRYING TO ATTACK THEIR DEVICES.**



# WHY DO CYBER SCAMS TRICK US?

It can seem impossible to believe that cyber criminals can get information just by asking for it – but if it were impossible, we wouldn't be here. Cyber threat actors have many scams to get people to give them what they want. Knowing about how they work can help you protect your information online.

# THIS IS CALLED SOCIAL ENGINEERING





#### A CYBER CRIMINAL DOES RESEARCH ON

#### SEARCH ENGINES

## **SOCIAL MEDIA**

#### to learn more about you or your company.



THEY SEND YOU A MESSAGE THAT LOOKS LIKE IT'S FROM

**A FRIEND** 

**YOUR BOSS** 

### **A FAMILIAR COMPANY**

or another trusted source.



# THEY TRICK YOU INTO SENDING SENSITIVE INFORMATION, LIKE

## **FINANCIAL DATA**

## PASSWORDS

**CREDIT CARD NUMBERS** 



• Hackers leverage social engineering in as much as 90% of all cyberattacks

• Social engineering is effective because it relies on the human tendency to trust, fear, or oblige to orders

• Two of the biggest cyberattacks of 2023 were caused by social engineering

https://www.spiceworks.com/it-security/cyber-risk-management/articles/social-engineering-still-rampant/





Phishing refers to any attempt to steal information, whatever the means

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 Phishing is a common tactic that cyber criminals use to steal personal and financial information from you

Phishing messages can come in almost any form: Emails, text messages, social media direct messages, or phone calls

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- + In most cases, cyber criminals' phishing
- campaigns are untargeted attempts to solicit
  - personal details by casting as wide a net as possible to get people to respond

How many of you have had calls saying they're from Microsoft Support, the CRA or calling about your credit card

# WHAT ARE THE DIFFERENT FORMS OF <sup>+</sup> PHISHING?



# SMISHING

Is a phishing attempt through SMS (text message)



## **SPEARFISHING**

 Is a hyper-targeted phishing attempt in which a message is designed to sound like it's coming from a source you know personally



# WHALING

Is a phishing attempt aimed at a high-profile target such as a senior executive or other high-ranking official in an organization or government department



# SPOOFING

Involves creating a fake website to get someone to share their personal information

#### **Dangers of falling for a phishing campaign**

Phishing scams can be very costly

Cyber criminals can use the information that they gather to access your email, steal your financial information, open accounts in your name, steal your money or steal your identity

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They could sell your information to other scammers

Scammers launch thousands of phishing attacks like these every day — and they're often successful



#### Please update your payment details

Hi Dear,

We're having some trouble with your current billing information. We'll try again, but in the meantime you may want to update your payment details.

#### UPDATE ACCOUNT NOW

Need help? We're here if you need it. Visit the <u>Help</u> <u>Centre</u> or <u>contact us</u> now.

- Your friends at Netflix

Here are signs that this email is a scam, even though it looks like it comes from a company you know — and even uses the company's logo in the header:

- The email has a generic greeting
- The email says your account is on hold because of a billing problem
- The email invites you to click on a link to update your payment details

Questions? Call (\$20,000 an?)

#### + EXAMPLES OF • PHISHING EMAILS

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#### Hello,

I am trying to set up an E-Transfer or (BITCOIN TRANSFER) in the amount of \$2,850 for an expense, also I will need to visit the bank to set it up. I would like to know if you can initiate the transfer from your personal account and put it in a request for reimbursement. Let me know so I can send you necessary details thanks.

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REQUEST

I am trying to set up an E-Transfer or (BITCOIN TRANSFER) in the amount of \$2,850 for an expense, also I will need to visit the bank to set it up. I would like to know if you can initiate the transfer from your personal account and put it in a request for reimbursement. Let me know so I can send you necessary details thanks.

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From: Marian Heil <<u>treasurerboard55@gmail.com</u>> Subject: REQUEST Date: September 19, 2022 at 11:48:22 AM EDT To: \_\_\_\_\_@gardenontario.org

#### Hi,

I am trying to set up an E-Transfer in the amount of \$1,880 for an expense, also i will have to visit the bank to set it up as we don't E-transfers or pay bills online as we have a 2 signature account, I would like to know if you can initiate the E-transfer from your personal account? I will send you a reimbursement cheque in your name tomorrow evening let me know so i can send you the details.

From: Marian Hei <<u>treasurerboard55@gmail.com</u>> Subject: REQUEST

Date: September 19, 2022 at 11:48:22 AM EDT

To: @gardenontario.org



I am trying to set up an E-Transfer in the amount of \$1,880 for an expense, also i will have to visit the bank to set it up as we don't E-transfers or pay bills online as we have a 2 signature account, I would like to know if you can initiate the E-transfer from your personal account? I will send you a reimbursement cheque in your name tomorrow evening let me know so i can send you the details.

From: Sharlene Desjardins <<u>boards@disroot.org</u>> Date: Mon, Oct 9, 2023, 9:53 a.m. Subject: QUICK ATTN : To: <<u>secretary@gardenontario.org</u>>



Good Day Kelly,

I hope you are doing well .

Are available to carry out official duties for me today.

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Regards, Sharlene Desjardins.

- Wrong sender email address
- Grammatical errors
- Out of character for the OHA President

From: Shirlene Badenach <<u>shirlene.badenach@bigpond.com</u>> Date: Sun, Sept 17, 2023, 9:21 p.m. Subject: OHA Awards Nomination Form 2023 To: <<u>ohasecretary@gmail.com</u>>

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https://form.jotform.com/232288785405869

Sent from my iPhone

- Wrong sender email address
- Link to a web-based document which could contain malware

#### Notifications D Inbox ×

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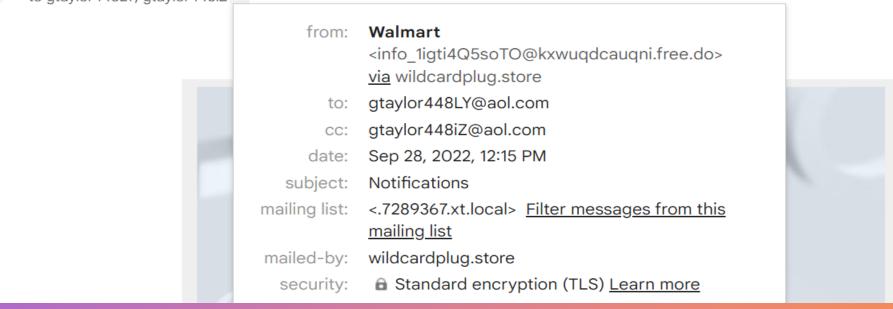
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**Walmart** info\_1igti4Q5soTO@kxwuqdcauqni.free.do <u>via</u> wildcardplug.store to gtaylor448LY, gtaylor448iZ -

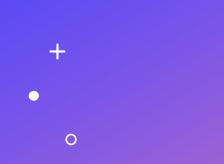
Sep 28, 2022, 12:15 PM (1 day ago)

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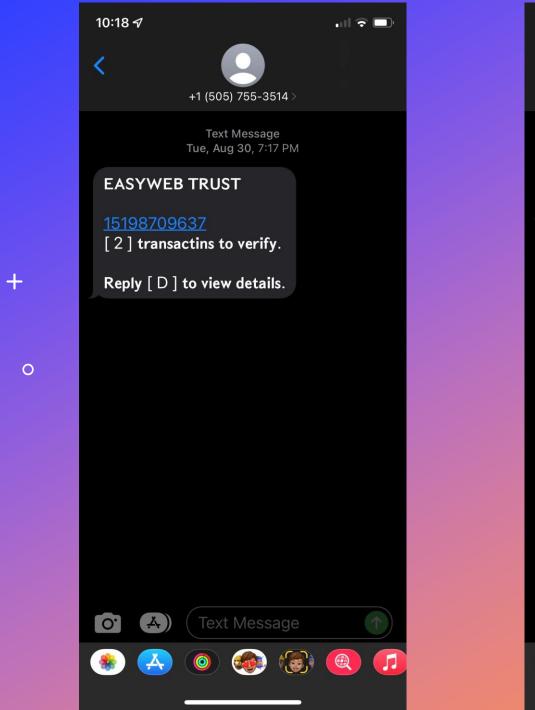


- Wrong sender email address
- Multiple email address variations



#### SMISHING EXAMPLES





10:18 <del>/</del> /		.ul 🗢 🗩
<	+1 (678) 465-8286 >	
	Text Message Thu, Sep 15, 6:03 PM	
Please say	/ hello to your wife alf.	
<b>o</b> . <b>A</b> )	Text Message	
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# How to protect yourself from phishing campaigns

There is no simple way to ensure you are 100 per cent protected against phishing campaigns

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Phishing campaigns are becoming increasingly elaborate, and the growth of digital platforms, like social media, have given cyber criminals many opportunities to reach victims +

# 7 RED FLAGS YOU SHOULD CHECK FOR

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#### Notifications D Inbox \*

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Walmart info\_1igti4Q5soTD8kowuqdcauqnifree.do<u>via</u> wiktcardplug.store to gtaylor448LY, gtaylor448i2 <del>v</del>



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Architecture Improve - 165 Bradley Bay Dr Meadview, AZ 86444 US If you don't want to receive this type of message, you can unattration from this list.

#### 1. URGENT OR THREATENING LANGUAGE

Real emergencies don't happen over email.



#### Look out for:

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- Pressure to respond quickly
- Threats of closing your account or taking legal action

### 2. REQUESTS FOR SENSITIVE INFORMATION

Anyone asking for personal information over email or text probably shouldn't be trusted with it, anyway.



#### Look out for:

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- Links directing you to login pages
- Request to update your account information
- Demands for your financial information, even from 'your bank'.

#### **3. ANYTHING TOO GOOD TO BE TRUE**

- Winning a lottery is unlikely. Winning a lottery you + didn't enter is impossible!
  - Look out for:

- Winnings from contests you've never entered
- Prizes you have to pay to receive
- Inheritance from long-lost relatives

### **4. UNEXPECTED EMAILS**

Expect the unexpected, and then send it right to the **trash**.



#### Look out for:

- Receipts for items you didn't purchase
- Updates on deliveries for things you didn't order

## **5. INFORMATION MISMATCHES**

Searching for clues in phishing email puts your love of true crime podcasts to good use.

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o Look out for:

- Incorrect (but maybe similar) sender email addresses
- Links that go to official websites
- Spelling or grammar errors, beyond the odd typo, that a legitimate organization wouldn't miss

## **6. SUSPICIOUS ATTACHMENTS**



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Attachments might seem like gifts for your inbox. + But just like real gifts, they're not always good... •

#### Look out for:

- Attachments you didn't ask for
- Weird file names
- Uncommon file types

## 7. UNPROFESSIONAL DESIGN

For some reason, hiring a graphic designer isn't on a cyber criminal's priority list.

• Look out for:

- Incorrect or blurry logos
- Company emails with little, poor or no formatting
- Image-only emails (no highlightable text)



#### IF YOU SPOT ANY OF THESE RED FLAGS IN A MESSAGE:

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Don't click any links

- Don't reply or forward
- Don't open attachments

### If you're uncertain?

- Question it
- Reach out to your peers and validate
- If you don't know?
  - Ask

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Call and check with one of your board members

#### Have processes and follow them



## **PROCESSES CAN SAVE YOU**

Have processes in place which outline how you handle finances

Set spending limits for the board that don't require approval



• Set board spending limits which require society approval

- Ensure you require multiple signatures or approvals before spending or paying out reimbursements
- Have a process for emergency or unbudgeted expenditures. Ensure they require disclosure to the members and a majority vote



# THANK YOU



Some slides courtesy of the Canadian Centre for Cyber security

## QUESTIONS

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If you have questions, please email them to Kelly Taylor, OHA Secretary at: OHASECRETARY@GMAIL.COM