CYBER CRIME

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COMPANY PROFILE

Since 2007, Integrated Business Technologies (IBT) has helped small and medium-sized businesses in Oklahoma align their technology needs with their business goals. Our experience has allowed us to build and develop the infrastructure needed to provide enterprise-level IT support and solutions at an affordable price. We work as an extension of your team, enabling you to focus on growing your business.

- INC. 500|5000 (2012, 2013, 2014, 2015)
- MSPmentor 501 Global – Top 501 Managed Service Providers (2012, 2013, 2014)
- DELL SMB Partner of the Year for the US (2012)
- BBB Excellence in Customer Service (2009, 2010, 2011, 2012, 2013, 2014)
- Tulsa's Fast 40 (2011, 2012, 2013, 2014)
- Employees Choice Award – Tulsa's Best Places to Work (2011, 2012, 2013, 2014)
- okcBIZ – Best Places to Work in Oklahoma (2012, 2013, 2014, 2015)
- CRN – Next Gen 250 (2012, 2013)
- CRN – Fast Growth 150 (2013, 2014, 2016)
- CRN – MSP500 - Pioneer 250 (2017, 2018)

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DID YOU KNOW?

1 out of 7 Debit cards have been comprised in the United States in the last year!

What's the easiest way to hack a network? The answer might shock you.

IDENTITY THEFT

- It occurs when someone steals your personal information and uses it fraudulently
- It can cost you time and money
- It can destroy your credit and ruin your good name

Types of identity theft include:

Financial • Medical • Criminal • Social • Security • Child

FAST FACTS ABOUT ID THEFT

About 1 in every 16 adults was a victim of ID theft in 2016. [3]

Identity theft is one of America's fastest-growing crimes. [3]

Identity theft and fraud can damage your credit and cost you thousands of dollars and many hours to fix. [3]

Over 340 million American's Identities have been reported lost or stolen since Jan. 2005. [1]

The revenue from trafficking financial data has surpassed that of drug trafficking. [2]

1. PrivacyRights.org
2. Secret Service March 2007
3. https://www.usatoday.com/story/money/personalfinance/2017/02/06/identity-theft-hit-all-time-high-2016/97398548/#

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PROTECT YOURSELF

Ways to protect your personal information:

- Never Give Out Information Unsolicited
- Protect Your SSN (Leave Card At Home)
- Store Documents In A Safe Place
- Shred Documents & Mail (Cross-Cut)

WARNING SIGNS

Missing bills
Collection demands
Unsolicited credit cards
Weird things on computer
Odd charges or debits

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STOP THE SOLICITORS

Opt Out Of Junk Mail

www.optoutprescreen.com

Or 1-888-567-8688

Stop Telemarketers

https://www.donotcall.gov/

WHAT ABOUT YOUR BUSINESS?

Major e-commerce attacks include but not limited to insider abuse, laptop theft, unauthorized access, instant messaging abuse and theft/loss of customer data.

Technical attacks:

- Viruses
- Worms
- Trojan Horse
- Webpage hijacking

DID YOU KNOW?

The last five years have shown a steady increase in attacks targeting businesses with less than 250 employees. [1]

Nearly 59% of U.S. small and medium sized businesses do not have a contingency plan that outlines procedures for responding to and reporting data breach losses. [2]

The primary cause of security breaches is typically human error (58 percent) versus technology error (42 percent). [4]

More than 75% of employees leave their computers unsecured. [3]

60% of small business will close within six months of a cyberattack. [1]

1. Symantec
2. www.staysafeonline.org
3. National Cyber Security Alliance
4. CompTIA

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SECURITY CONSIDERATIONS

Business Continuity Plans: In case of disaster.

Risk: The probability of vulnerability. Do you have Cyber-Security Insurance?

Exposure: Estimated cost, loss or damage that can result if a threat exploits vulnerability.

Phishing: A crime-ware technique to steal the identity of a target company to get the identities of its customers.

Fraud: Wrongful or criminal deception intended to result in financial or personal gain.

CEO Fraud: When a hacker pretends to be the CEO and sends out emails to employees trying to trick them into doing something that they shouldn't.

Malware: A generic term for malicious software intended to damage or disable computers and computer systems.

Spam: Identical message sent to different recipients…the electronic equivalent of junk mail.

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INTENTIONAL THREATS

Segregate job duties so different employees reconcile bank accounts, write checks, and deposit money.

Mandate finance staff to take paid vacations — often an employee perpetrating a fraud will forego time away from the office to ensure the scheme is not uncovered in his or her absence.

Regularly scrutinize the veracity of the vendor list, and seek bids every three years from existing and new vendors.

INTENTIONAL THREATS

Conduct background checks of potential hires, and extensive examinations of individuals recruited for sensitive finance positions.

Conduct regularly scheduled audits of protocols and processes, and spot audits that are unannounced until they occur.

Work with insurance professionals to beef up anti-fraud measures and transfer remaining criminal risks to an insurance company.

UNINTENTIONAL THREATS

Human Error: It occurs from the design of hardware or information systems, programming, testing, data collection data entry, authorization and instruction or due to negligence or misunderstanding. TRAIN YOUR TEAMS!!!

Environmental Hazards: this includes earthquakes, sever storms, floods, etc. Side effects from water and smoke.

Defects in Computer System: results from poor manufacturing or poorly maintained networks due to lack of experience or inadequate testing.

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SECURE YOUR WORKPLACE

YOU WILL BE TESTED!

- **Phishing** messages try to bait you into:
  - Revealing personal information
  - Paying fraudulent bills
  - Clicking on links
- **Be suspicious** of attachments and links
  - Look out for scams & fraud (tricks that make you click)
  - Alarming messages
  - Misspellings and grammatical errors
  - Great deals
  - Requests for sensitive info
- **Think before you Click.**
  - One wrong click could cost millions of dollars.

POP-UP WARNINGS

Don't do anything a Pop-up tells you to do.

Call IT Support

“I’VE BEEN HACKED?!” …MAYBE?

There is considerable wisdom in the saying “Better safe than Sorry”.

- Immediately stop working and notify IT Support
- Don’t try to fix the problem by yourself
- Don’t log into critical systems like bank accounts
- Unplug your computer from the network or turn it off, so it doesn’t infect others.

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BEST PRACTICES

- Always use antivirus software
- Always use a device firewall
- Keep your operating systems and software up to date (yes this includes Mac's)
- Educate your employees
- Never download pirated or cracked software
- Don't click on pop-up windows that tell you that your computer is infected
- Be careful with email attachments
- Don't use public Wi-Fi hotspots without using a secure connection (exp. VPN)
- Use passwords on everything and be sure they're strong
- Beware of what kind of info you share on social media
- Review your online accounts and credit reports regularly
- Backup your data

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PROTECT YOUR BUSINESS

7 Ways to Protect Your Small Business

1. Protect your credit cards and bank accounts
2. Secure your IT infrastructure
3. Use a dedicated computer for banking
4. Have a password policy and enforce it
5. Educate your staff
6. Employee background checks
7. Insure your business

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PROTECT YOUR BUSINESS

Positive Pay

A positive pay system detects fraudulent checks at the point of presentment and prevents them from being paid. This means that checks that have had their payment amounts altered or which are derived from stolen check stock will be flagged by the bank. The basic positive pay steps are:

The issuing company periodically sends a file to its bank, in which are listed the check numbers, dates, and amounts of all checks issued in the most recent check run.

When a check is presented to the bank for payment, the bank teller compares the information on the check to the information submitted by the company. If there is a discrepancy, the bank holds the check and notifies the company.

The positive pay system is an extremely effective way to prevent check fraud.

Source: http://www.accountingtools.com/positive-pay

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PROTECT YOUR BUSINESS

Backup & Disaster Recovery

With a Backup & Disaster Recovery (BDR) Device, you can have peace of mind knowing your data is always safe. It is a quick, secure and temporary solution that gets you back to work with minimal downtime. BDR is designed to back up multiple servers onsite and offsite and assume the role of your server, should the need arise. This device will replace management-intensive, error-prone tape backups and external hard drives while providing much more.

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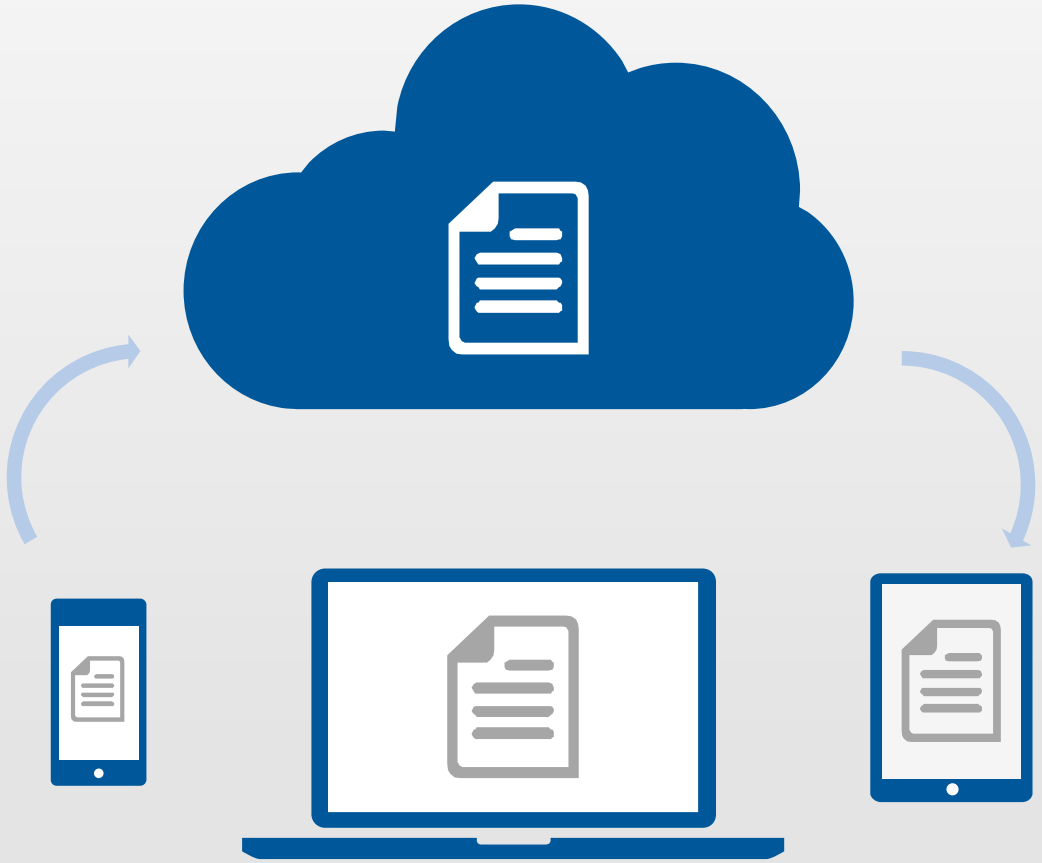
CLOUD COMPUTING

WHAT IS IT?

Cloud computing is a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction.



Source: National Institute of Standards and Technology (NIST)

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BEST PRACTICES

Security for Cloud Computing / 10 Steps to Ensure Success

1. Ensure effective governance, risk and compliance processes exist
2. Audit operational and business processes
3. Manage people, roles and identities
4. Ensure proper protection of data and information
5. Enforce privacy policies
6. Assess the security provisions for cloud applications
7. Ensure cloud networks and connections are secure
8. Evaluate security controls on physical infrastructure and facilities
9. Manage security terms in the cloud service agreement
10. Understand the security requirements of the exit process

Source: 2015 Cloud Standards Customer Council

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ADDITIONAL RESOURCES

www.ftc.gov/smallbusiness

www.lifelock.com

www.creditkarma.com

www.roboform.com

www.opendns.com/home-internet-security/

www.onguardonline.com

www.staysafeonline.org

www.cnet.com

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