

Understanding Cybercrime

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Why is your Small Business a Target?

Op-ed: Strong cybersecurity strategy is no longer a luxury for small businesses

Published THU, JUL 9 2020 8:00 AM EDT | Updated THU, JUL 9 2020 8:00 AM EDT

Sen. Jim Risch, R-Idaho

Online Credit Card Skimmers Are Thriving During the Pandemic

As brick and mortars close due to the novel coronavirus, thieves have increasingly targeted digital checkout.

America's small businesses face the brunt of China's Exchange server hacks

Schools and local governments are among the victims running vulnerable email servers

Zack Whittaker @zackwhittaker / 11:00 AM EST • March 10, 2021

When It Comes to Cybersecurity, the Small and Medium Business Community Needs to Do Better

8 JUN 2020 NEXT-GEN

28% of Data Breaches in 2020 Involved Small Businesses

Published: May 25, 2020 Last Updated: Jul 22, 2020 by Michael Guta In Small Business

Small Businesses Continue to Underestimate Cyberthreats Even as More Work Remotely

A significant gap between the perceived importance of cybersecurity protections for businesses with fewer than 10 employees and those with more than 10 employees.

CYBER READINESS INSTITUTE

- 89% of small businesses moving to a remote workforce during Covid-19 stay-at-home orders
- 35% of small businesses with fewer than 10 employees do not have an incident response policy.
- 49% of small businesses will still maintain at least a partial remote workforce after Covid-19 restrictions are lifted.
- More than 42% of businesses have provided additional password training or policies over the past two months.
- 30% of small businesses have used new free cybersecurity tools since work-at-home orders began.
- 25% of small business owners anticipate hiring new cybersecurity staff or consultants over the next six months.

What is Cybercrime?



Anything

- Extortion
- Personal Data Breach
- No Lead Value
- Non-Payment Delivery
- Phishing/ Vishing
- Real Estate/Rental
- Government Impersonation
- Health Care Related
- Gambling
- Hacktivism



And

- BEC
- Romance Fraud
- Trolling
- Advanced Fee
- Identify Theft
- Spoofing
- Overpayment
- Employment
- Tech Support
- Lottery
- Misrepresentation



Everything

- Investment
- Malware/Virus
- Corporate Data Breach
- Counterfeit
- Denial of Service
- Ransomware
- Crimes Against Children
- Re-shipping
- Civil matter
- Charity
- Terrorism



Cyber Big Bang Theory

How it all began



**DANGER!!!
INTERNET!!!**

SPAM

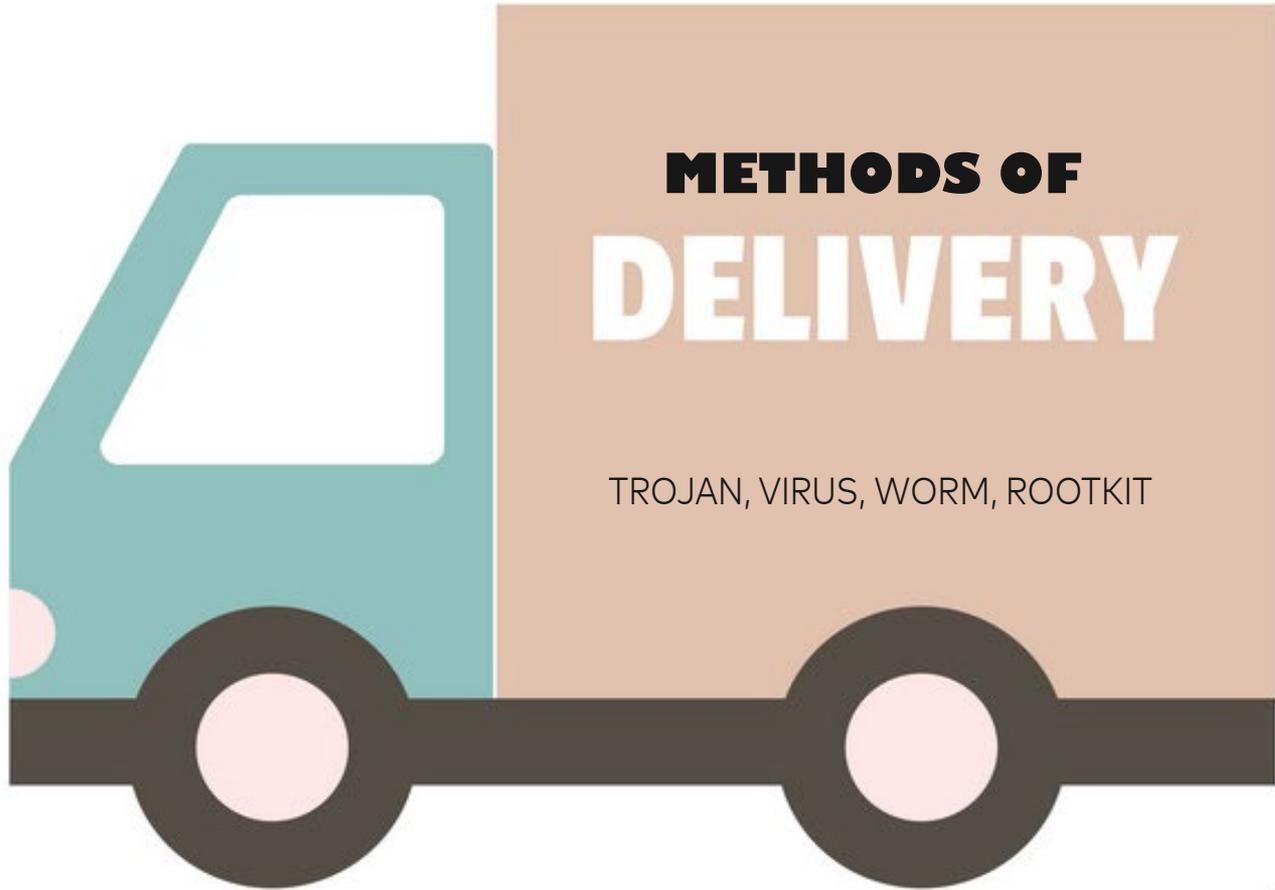
TROJAN

WORM

VIRUS

FRAUD

USER



METHODS OF DELIVERY

TROJAN, VIRUS, WORM, ROOTKIT



TROJAN'S



NO SPAM!



EMAIL

Phishing

SCAM

Ransomware

71% of ransomware attacks are targeted at small businesses.¹

THE STATE OF RANSOMWARE AMONG SMBs



In the last 12 months

22% of organizations had to cease business operations immediately because of ransomware

81% of businesses have experienced a cyberattack

66% have suffered a data breach

35% were victims of ransomware

THE STRUCTURE OF A BOTNET

BOTMASTER

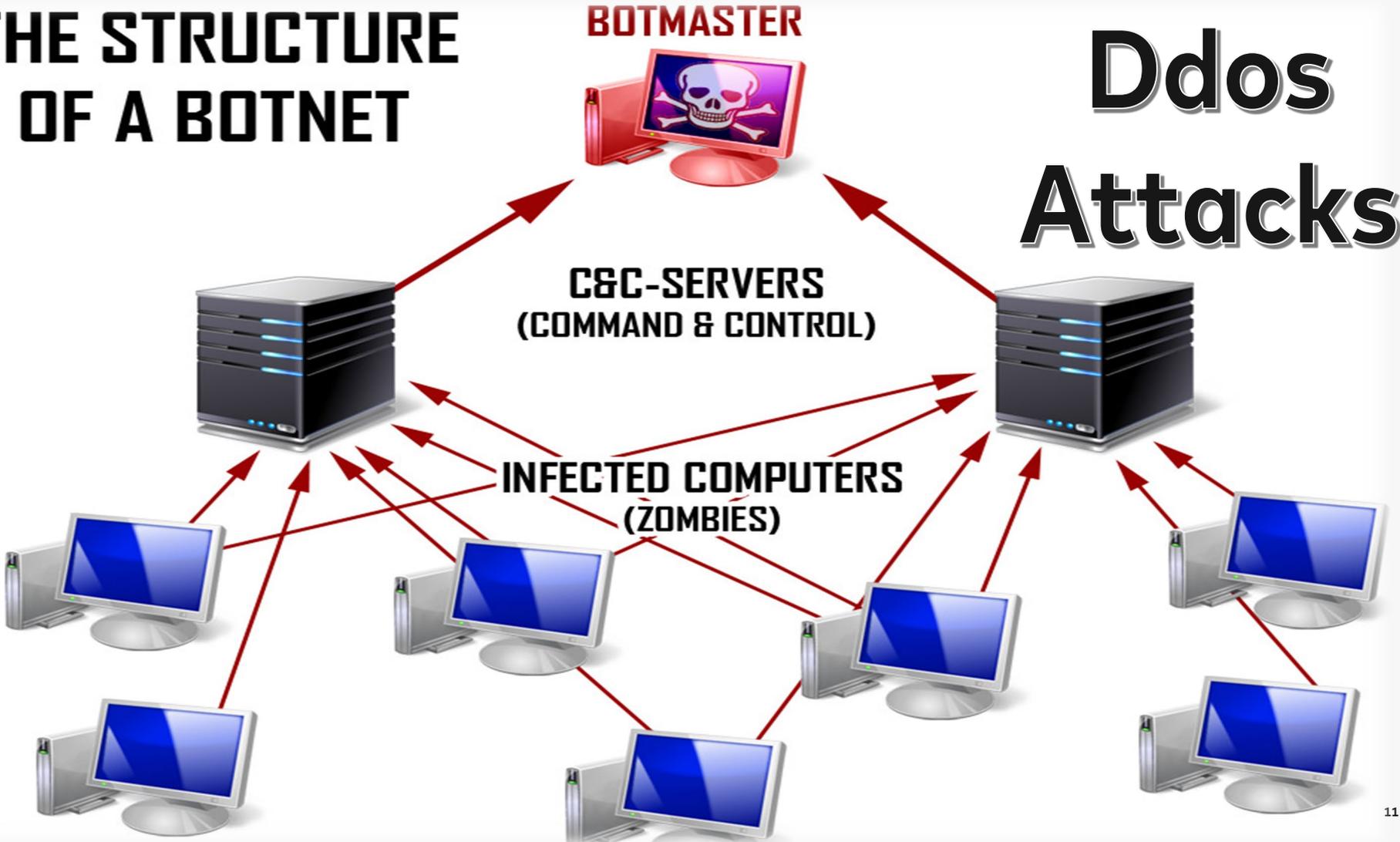


Ddos Attacks

**C&C-SERVERS
(COMMAND & CONTROL)**



**INFECTED COMPUTERS
(ZOMBIES)**



How does a Ddos attack work?



What Are You Worth to a Cybercriminal?



\$65+



\$\$\$\$

Customer Data



\$35+



\$60+

you are **FREE**
TO CHOOSE,
BUT YOU ARE NOT
FREE *from the*
CONSEQUENCE
OF
YOUR CHOICE

Consequences of Risk:

40% of consumers have reported breaches of their personal data by someone who did not have prior consent.

39% of data breaches involved the illegal takeover of devices, while 31% had their personal data stolen or used illegally, and a fifth (20%) had their private data divulged publicly.

By having their data privacy compromised:

- 39% of consumers felt inundated with spam and ads.
- 33% felt stressed.
- 24% believed their personal reputation had been damaged.
- 19% had lost money, were bullied or ended up causing offence to others.
- 16% said they have been blackmailed.
- 14% felt their careers had suffered.
- 10% experienced damage to their romantic relationships, some even ending up in divorce.

- Kaspersky Global Report

What is the Dark Web?





JOKER'S STASH

FIRETIGERRR BREACH at JOKER'S STASH

5.000.000 pcs. ALMOST ALL USA STATES.

100% FRESH 100% FIRE DUMPS

WARRAX (FIRETIGERRR BREACH) : USA by STATE/CITY/ZIP TR1+TR2/TR2, uploaded 2017-09-25

first 3 days NO REFUNDS !

after 3 days TIME FOR REFUNDS: 3 HOURS (GOLD USERS 12H, SILVER 9H, BRONZE 6H)

WARRAX-EXTRA (FIRETIGERRR BREACH) : USA by STATE/CITY/ZIP TR1+TR2/TR2, uploaded 2017-09-25

first 3 days NO REFUNDS !

after 3 days TIME FOR REFUNDS: 3 HOURS (GOLD USERS 12H, SILVER 9H, BRONZE 6H)

FIRETIGERRR random dumps valid test (try2services checker):

CC_number	Auth_code	Auth_result	Amount	Void
533344000	[00]	APPROVAL	4.41	processing void
446540007	[00]	APPROVAL	3.41	processing void
517895577	[00]	APPROVAL	4.71	processing void
473703000	[00]	APPROVAL	7.59	processing void
443047305	[00]	APPROVAL	4.60	processing void
460823393	[00]	APPROVAL	7.17	processing void
435108000	[10]	PARTIAL APPROVAL	9.12	-
446540016	[00]	APPROVAL	4.47	processing void
438925209	[00]	APPROVAL	1.70	processing void

Outdated application software

A screenshot of a web browser's menu. At the top right, there is a red pill-shaped button with the text "Update" and a three-dot menu icon. Below it, the menu items are: "Update Google Chrome" (with a red plus icon), "New tab" (with keyboard shortcut Ctrl+T), "New window" (with Ctrl+N), "New incognito window" (with Ctrl+Shift+N), "History", and "Downloads" (with Ctrl+J).

A screenshot of the Windows Settings application. The "Update & security" section is selected. The "Update status" shows "Your device is up to date. Last checked: Yesterday, 9:05 AM". There is a "Check for updates" button and a link to "Update history". The "Update settings" section states: "Available updates will be downloaded and installed automatically, except over metered connections (where charges may apply)".

A screenshot of the WordPress Autoplate settings page. The page title is "WordPress Autoplate". It includes a section for "Autoplate Status" showing the current version as "WordPress 5.2.2" and a status of "UP TO DATE". Below that is the "Autoplate Settings" section with "AUTOPATE SETTINGS" and "LAST BACKUP" tabs. Under "AUTOPATE SETTINGS", there are options for "Major Release" (set to "24 Hours") and "Minor Release" (set to "Immediate"). There is also a toggle for "Update Plugins" which is currently turned on.

A screenshot of an iPad Settings application. The "Automatic Updates" page is shown, with a red arrow pointing to the "Automatic Updates" toggle switch, which is currently turned on. The page text reads: "Automatically install software updates overnight after they have been downloaded. You will receive a notification before updates are installed. Your iPad must be charging and connected to Wi-Fi to complete the update."

Best Practices



Keep software up to date with the latest patches

Consider "Automatic Updates" when available



Use Multifactor Authentication

Don't reuse the same passwords across multiple sites

If you use remote login, only enable the connection when needed

Hold your third-party service providers to high standards



Avoid clicking on links and attachments in emails

If you weren't expecting the email, verify using a trusted phone number

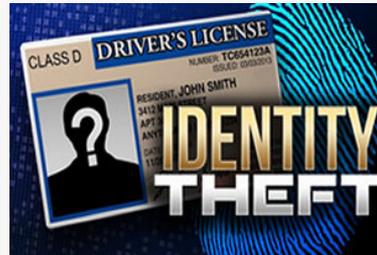


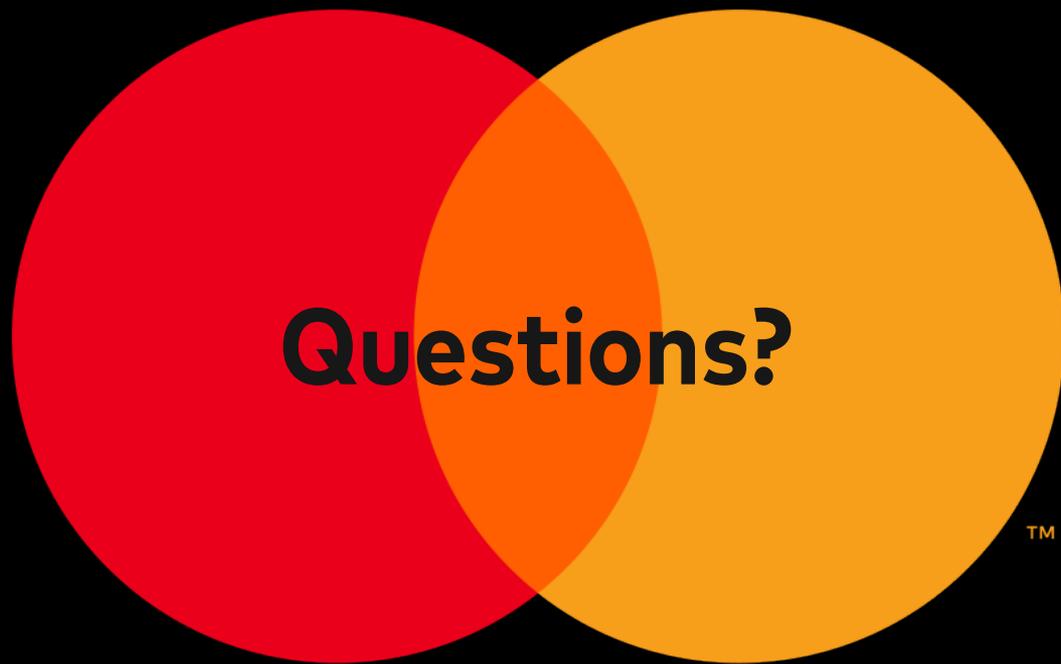
How can you avoid being a victim of cybercrime?



Antivirus

Apple Pay





mastercard®