



Cyber Health at Home

April 22, 2020

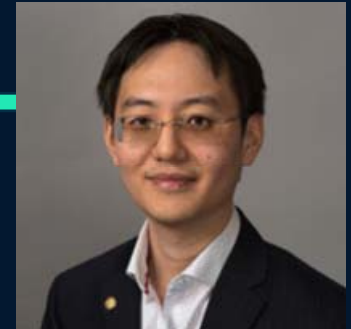
Gary Chan
gchan@alfizo.com

<https://alfizo.com/elp-rotary-club/>

Agenda

- Bio
- Scope and Definitions
- Why you should care
- What you can do
 - Before an incident
 - After an incident
- Recap
- Q&A

Gary S. Chan



- Anti-Fraud and Information Security, 16 Years of Experience
- B.S. in Electrical Engineering & Computer Science, MIT
- Security Certifications
 - CISSP (Information Security)
 - CISSP-ISSMP (Information Security Management)
 - CFE (Fraud Examiner)
- Current: Security Consultant
- Former: Head of InfoSec at a large-cap company; Lead Architect for Multiple State Agencies' Anti-Fraud Systems; President of FBI St. Louis Citizens Academy Alumni Association

<https://www.linkedin.com/in/gschan2000/>

Scope



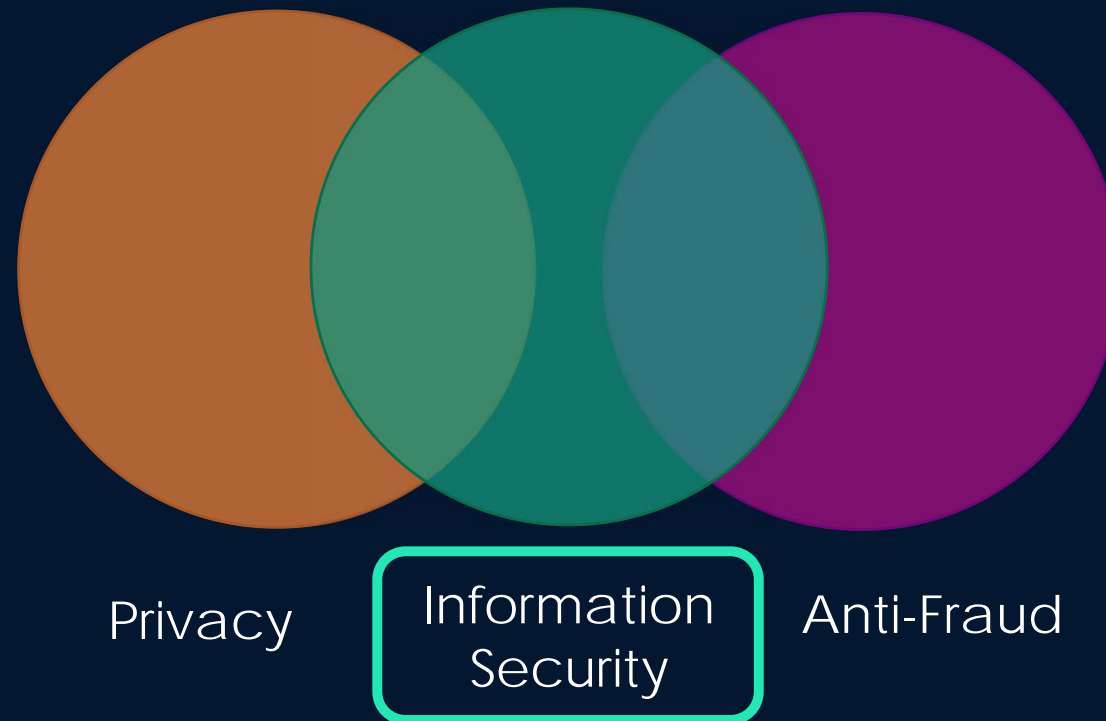
Individual



Group or Business

- Laws, Regulations, & Other Obligations
- More to Lose -> More Protection
- Scale and Management
- Insider Threats (Inadvertent and Purposeful)
- Politics & Organizational Structure
- Complex Technology Environment

Scope



Why Should I Care about Information Security?



Money



Time



Reputation



Children



Employer Obligations

Quiz! Who do hackers target more?

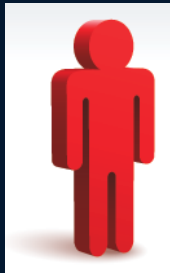


OR



Big Businesses

Quiz! How do hackers usually get in?



Exploit Individuals





OR



Exploit Things

How Much Does Your Data Sell for?

ACCOUNT TYPE	VALUE	PRICE
PayPal Account	\$12,000	\$1,200
Money Transfer	\$7,500	\$1,125
Amazon Gift Card	\$2,000	\$700
Cashapp Transfer	\$7,000	\$425
PayPal Transfer	\$1,200	\$240
Paypal Account	\$1,800	\$190
Cashapp Transfer	\$1,500	\$180
Amazon Gift Card	\$500	\$175
Money Transfer	\$1,250	\$167
PayPal Account	\$1,200	\$120
Bank Card	\$800 - \$1,000	\$79
Bank Card	\$500 - \$750	\$64
Bank Card	\$200 - \$400	\$49

			
Social Media	Personal Information*	Bank Details	UK Passport
\$12.99	\$40 - \$200	\$50 - \$200	\$750
PASSPORT	PASSPORT & DRIVERS LICENSE	PASSPORT & ID CARD	PASSPORT, ID & DRIVERS LICENSE
+	+	+	+
\$777	\$888	\$888	\$999

Patient Healthcare Records: up to \$1,000

Sources: <https://vpnoverview.com/privacy/anonymous-browsing/in-the-dark/>
<https://www.beckershospitalreview.com/cybersecurity/patient-medical-records-sell-for-1k-on-dark-web.html>

Phishing Quiz!



<https://phishingquiz.withgoogle.com/>

And a fun story

Your Devices

- Lock your devices (pin, biometrics)
- Patch/Update
- Connect to WiFi that you trust
 - Use Your Own Mobile HotSpot, if needed
- Set Location and Privacy settings
- Use trusted software, apps, and USB devices
- Install anti-malware software (not iOS)
- Backup all important data



When Surfing the Internet

- Validate people are who they say they are
- Interact with only trusted persons and companies
- Assume everyone can read your posts
- Don't share or use the same password everywhere
- Don't open or install anything that you don't know
- Use two-factor authentication
- Avoid using public computers
- Be careful clicking on e-mail links and when entering your username and password



When Traveling to High Risk Countries

- Don't bring electronics, if possible
- Use a “fresh” laptop and phone
- Bring only essential documents
- Know the local laws, e.g.
 - Whether you can refuse to unlock your devices for law enforcement
 - Whether the encryption you are (hopefully) using is legal
- Upon your return, copy out only the files you need, scan them for malware, and wipe everything else



Children

- Have open conversations
- Teach them to be skeptical
- Watch for behavioral changes
- Check cell phone activity
- Online safety education: netsmartz.org/TipSheets



Not a matter of privacy:
It is a matter of keeping our
children safe

Good Detection Practices

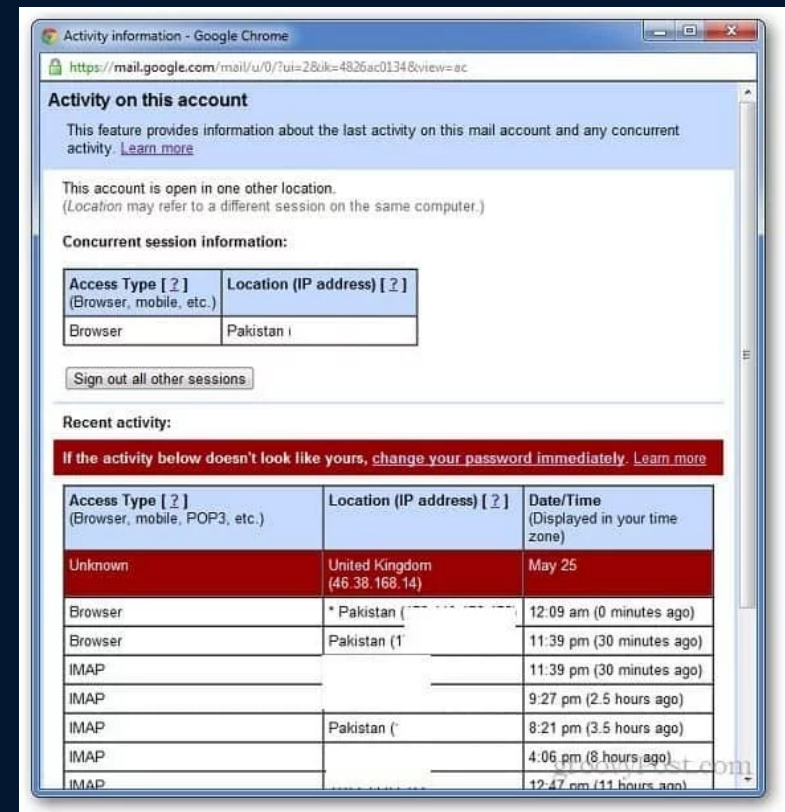
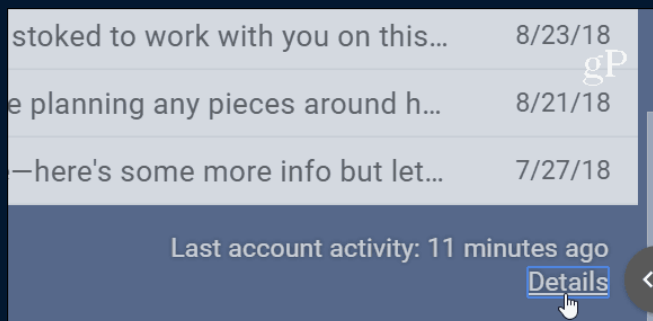
- Obtain and review free credit reports
- Set bank and credit card alerts for every transaction
- Check your “trusted applications”
- Check your login activity logs (offered by some services, like Google)



Most crimes go undetected, so
use these detection practices.

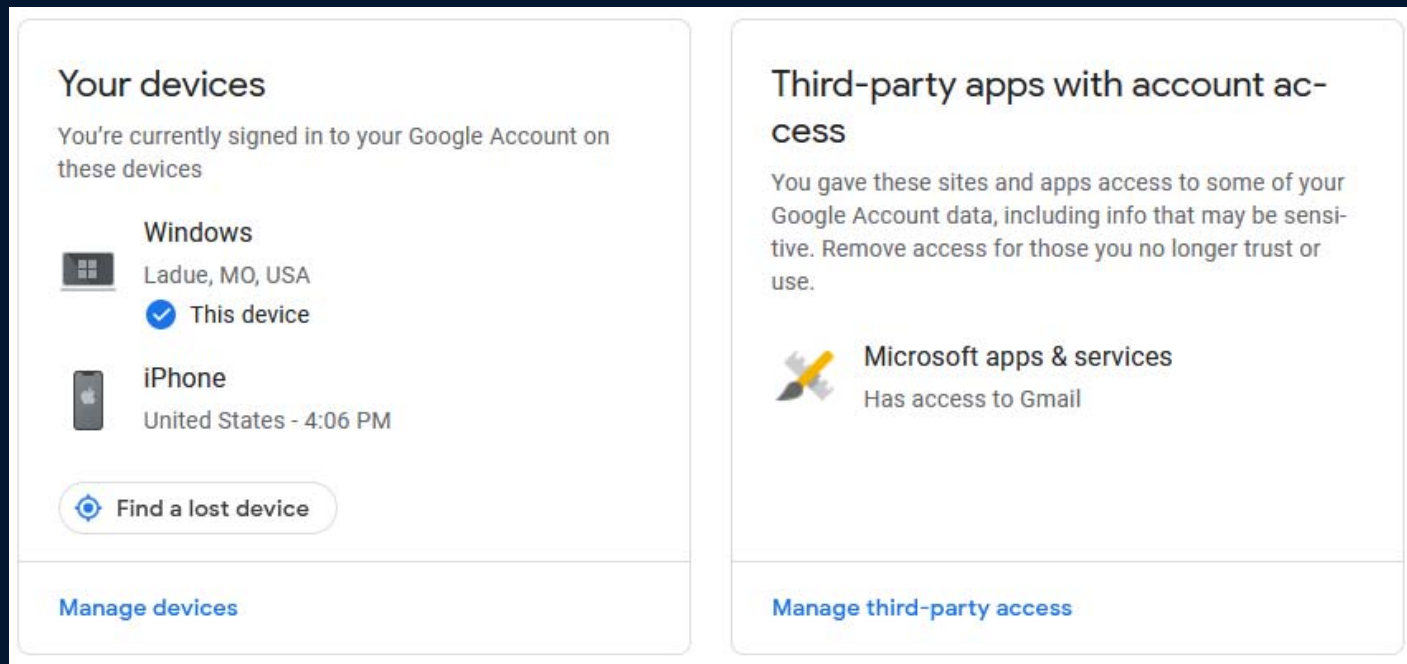
Good Detection Practices

- Check your login activity logs for your e-mails and most important applications



Good Detection Practices

- Check your trusted devices and third-party apps



Technical

- Use a trusted VPN provider when on untrusted WiFi
- Use a firewall
- Use WPA2 encryption for WiFi
- Segment your network
- Store sensitive documents using encryption
- Turn on anti-theft options (e.g. “Find My” for Apple Devices)
- Use password vault and/or single-sign on solution

Insurance

- Fraud
- Information or Cyber Security
- Check your policy for details

If Something Goes Wrong

- Disconnect any affected device(s) from the Internet
- Change your password for any affected service
- Contact
 - The platform (Facebook, Twitter, etc.) and business (bank)
 - Credit bureaus (Equifax, Experian, Transunion)
 - Law enforcement
 - Alfizo (929-525-3496 or gchan@Alfizo.com) if you need additional support
 - Your insurance company
- File complaint online: <https://www.scamaddicts.com/fraud-resources>



Recap

- Who I am
- Individuals vs. Businesses
- Information Security vs. Anti-Fraud vs. Privacy
- Why you should care about information security
- What you can do

<https://alfizo.com/elp-rotary-club/>

Bonus: Additional security advice for small businesses



© Copyright 2020 Alfizo®

Questions

Gary Chan
gchan@alfizo.com

<https://alfizo.com/elp-rotary-club/>



© Copyright 2020 Alfizo®