

# You and your team are being targeted by email fraudsters **RIGHT NOW**

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## Here's how to stay connected and minimise the risks

Remember when we used to do all our business face to face or over the phone? Thanks to the wonderful invention that we know as the internet, those days are long gone. We can now communicate with hundreds of people every day from the comfort of our desks, just by pressing a few buttons.

We now send over 205 billion emails every single day, and that figure is predicted to rise to 246 billion by the end of 2019. That's a whole lot of messages, but all that productivity comes at a risk. Emails are to hackers like a damp dishcloth to germs; an open invitation to spread lots of nasty viruses.

Cyber-crime is rarely out of the headlines now and new threats are popping up every day. In 2014, two thirds of all email traffic was spam, and that's a big problem for small and medium sized businesses. "No big deal", you might think, "We've got anti-spam and anti-virus software so we don't have to worry, right?"

### **Wrong.**

The threat landscape has changed so much over the past couple of years that it's no longer sufficient just to invest in anti-virus and anti-spam solutions to keep your network safe. Criminal organisations have moved on from targeting large corporations; they're now preying on businesses of all sizes and will use all sorts of methods to find their way in.



We've all seen the strangely written messages from scammers claiming to be Nigerian princes who have found themselves in sudden hardship and need an immediate bank transfer from a kindly stranger. We've also seen emails containing dodgy links that look like they're written in hieroglyphics, and know they're just as important to avoid.

But as well as obvious phishing scams containing badly written content and asking you to click on unsafe links, countless others slip through the cracks and end up costing millions in fraudulent transfers.

Scammers are so clever now that they can create impostor emails that look so much like the real thing that they can fool even the most savvy business person into handing over important information without even realising it.

And that's another important point. Scammers are business people too.

Sure, the image of a hacker might be a spotty teen sitting in his bedroom surrounded by pizza boxes and sci-fi posters, but things have changed. Just like every other business person, today's hacker is looking for opportunities that deliver maximum profits for minimum investments.

## Business Email Commerce (BEC) gives them exactly that.

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Also known as CEO Fraud, this is a relatively new type of scam that brings fast results and can be highly lucrative if your defenses are down.

Instead of wasting time sending phishing emails to random email addresses, cyber criminals are now doing their research to get to the goodies more quickly. They use social engineering tools to carefully select their next targets, impersonating key staff members or trusted partners to trick their victims into transferring funds online.

If they're successful, they've then got unrestricted access to a wealth of information that can lead to massive financial losses and embarrassment.

Hackers use tried and tested tricks that are highly successful in looking totally genuine and not raising any suspicions, encouraging their victims to act quickly and without a thought for verification. **Here are just some of them:**

- Creating email addresses using domains that look very similar to the real thing
- Using urgent tones: "This needs to be done ASAP"
- Stating that the CEO is in a meeting and can't be disturbed
- Using a well-known line such as "sent from my iPhone", implying the sender is in a meeting or on the road
- Using legitimate looking account details, obtained from their social engineering tools

You may well be reading this thinking you'd never be so gullible as to fall for such a scam. But can you be sure every single member of your team would be so savvy?

How about when it's almost clocking off time, they're tired, and "The Boss" emails them asking to transfer a small amount of money into a "client" account?

What if there's nobody else around to ask and they don't want to let the boss down or annoy them, especially when the email clearly states that they mustn't be disturbed?

Hackers rely on "fear of management" psychology. They know that people want to be seen to be efficient and are unlikely to refuse to do something when specifically asked by their boss.

In terms of who they target, the most common victims are senior finance officers (because they're more likely to have instant access to bank accounts and the authority to use them), closely followed by HR.

Small and medium sized companies are particularly attractive to cyber criminals because they typically have fewer defence mechanisms in place. After all, who would be interested in them?! Well, sadly, hackers would be. Very interested.

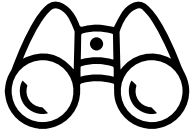
Hackers don't stick to just one type of business. Their victims come from all sorts of organisations, from small businesses, to large multi-national corporations.

If you've got 100 employees all sending 100 emails every day, that's already 10,000 messages full of potentially juicy information that cyber criminals would love to get hold of. Data breaches have always been damaging, but with the new GDPR regulations just around the corner the implications of not properly looking after customer data are so major that it could be impossible to recover from.

Unwanted emails don't just affect productivity any more. You're now looking at huge financial losses, legal action, furious customers and irreparable brand damage.



In order to truly reduce email risk you'll need a bulletproof strategy that addresses the full spectrum of threats caused by both incoming and outgoing emails. **There are multiple ways to keep your email accounts secure, such as:**



## Be vigilant

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Unfortunately we now live in a world where complacency is dangerous. Just like it would be a bad move to take a walk at midnight through an unlit street in a high crime area, it's important to keep your wits about you. If anything looks even slightly suspicious, don't touch it.

Of course, there's only so much you can do yourself and there are only so many pairs of eyes in your staff team to keep peeled. 24/7 monitoring is the best way to stay safe from attack. Carefully developed software that looks out for unusual and unauthorised emails will always be more effective than humans scanning for potential issues.



## Educate your team

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It's essential that everyone with computer access is trained on email security and knows how to spot suspicious emails. Teach them to always question messages that ask them to act fast, especially if they mention anything to do with money.

Make it a requirement that employees use strong passwords that can't be easily guessed and are changed regularly. Yes, it's a pain having to use special characters and numbers and keep updating your password once a month, but it's a lot better than using "1234" and being hacked. And never, ever share passwords (more about that in a minute).



## Keep it on lockdown

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Email encryption is one of the most reliable ways to protect your email content. It works by disguising the content of email messages to make them less attractive to unauthorised users.

It's not just emails that include sensitive information like bank account numbers and login credentials that need to be encrypted either. If hackers are able to gain unauthorised access through other routes, they are also able to find their way into your systems and even totally hijack entire email accounts. Encryption means that even if someone does gain access, they won't be able to read any of the content without the correct security.





## Update your policies

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Having two-factor or multi-level authentication policies for wire transfers can stop Business Email Commerce attacks in their tracks, and it's wise to insist that any payments are confirmed verbally by you first. Strong BYOD (Bring Your Own Device) and data protection policies are also essential for reducing the risk of data breaches.

Recent news stories featuring the shamed politician Damien Green suggested that even some government officials took a somewhat lax approach to email security. Speaking in his defence, fellow MP Nadine Dorries took to Twitter to claim that it was entirely plausible for Green's PC to have been hacked because she herself often shares her login details!!

This revelation caused almost as much shock and outrage online as Green's own misdemeanors, and sensible employees should all take a zero tolerance approach to sharing passwords.

Likewise, never write them down and leave them on display. It's always amazing how many computer monitors have have Post-it notes displaying passwords stuck to their screens.

A password is there for a reason. And if it's there for all to see it's utterly pointless having one. Make sure your employees know exactly what's expected of them and you'll be less likely to end up with a data breach on your hands.



## Invest in robust email security protection

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Protect your people, data and brand from common threats like phishing, impostor emails, malware, spam and bulk mail. The more layers of protection you have, the safer you'll be.

Robust email security software will analyse domain reputations, email content, headers and signatures and sender-recipient relationships to identify scams before they can reach your end users or do any damage.

Email filtering can help you control of all inbound and outbound communications. It quarantines spam, phishing emails and adult content, as well as helping you to prioritise the messages in your inbox.

Prevention is always better than cure, and with so many threats to your company's security appearing on an almost daily basis email security is something you simply can't afford not to take seriously.

## **We can take all of this pain away for you**

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Contact us today for more information about how to stop email security being a big headache in your organisation.

