



# Stew Jensen

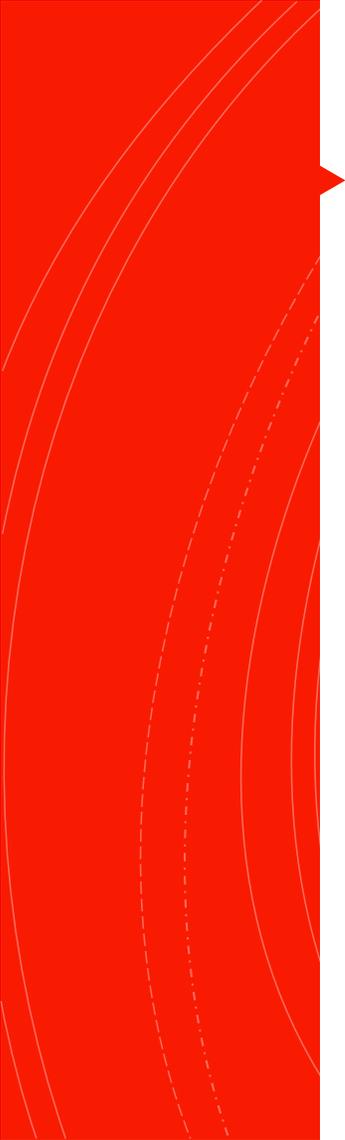
nxtConcepts  
VP / Partner

A forward thinking, non-traditional agency  
creative thinkers | brand enhancers | strategic planners  
results obsessed | rule breakers



# Cybersecurity is Harder than Snowmaking.

Are you Prepared?



## Topics

- How bad is it?
- Anatomy of a Ransomware Attack
- Why You Will Be Hacked
- Pay or Don't Pay
- What to do today
- What to do tomorrow



How many people  
here have been a  
victim to cybercrime?



# ';--have i been pwned?

Check if your email or phone is in a data breach

 Generate secure, unique passwords for every account [Learn more at 1Password.com](#)

[Why 1Password?](#)

550	11,420,802,014	114,114	202,450,572
pwned websites	pwned accounts	pastes	paste accounts

### Largest breaches

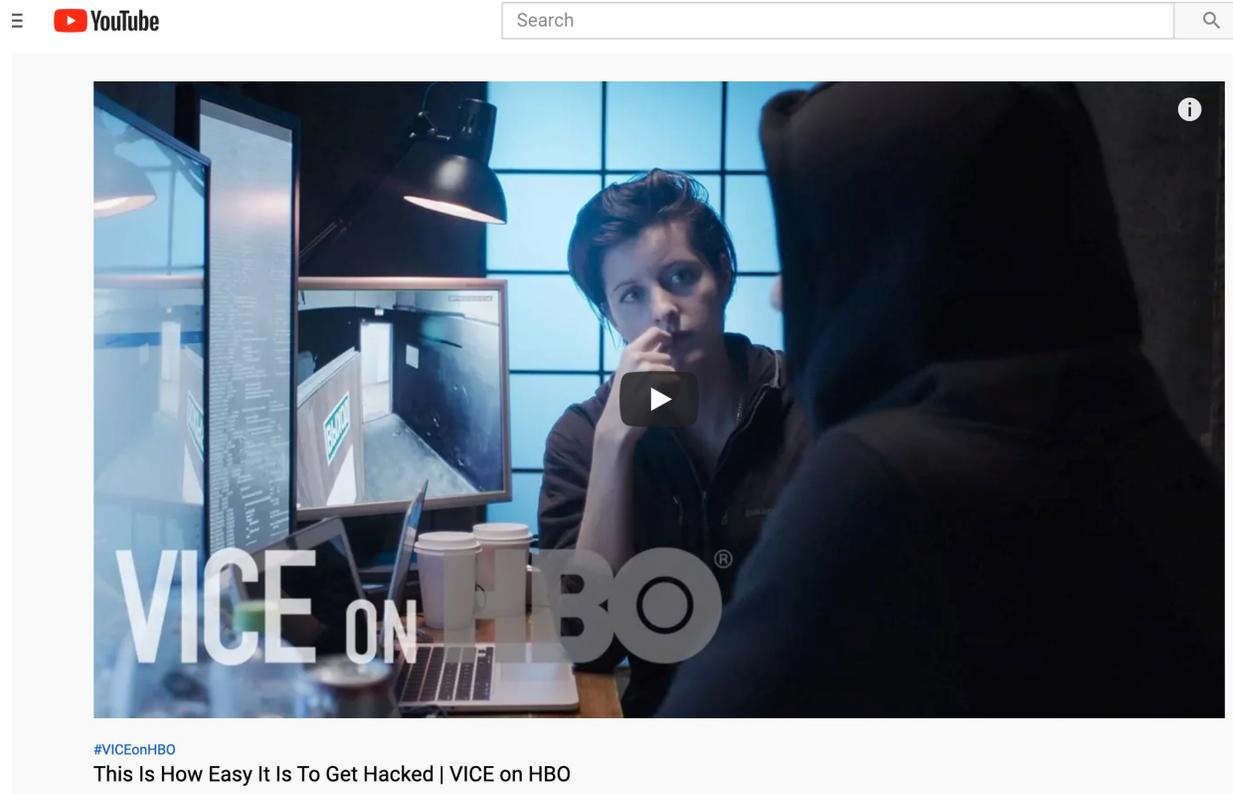
-  772,904,991 [Collection #1 accounts](#)
-  763,117,241 [Verifications.io accounts](#)
-  711,477,622 [Onliner Spambot accounts](#)
-  622,161,052 [Data Enrichment Exposure From PDL Customer accounts](#)
-  593,427,119 [Exploit.In accounts](#)
-  509,458,528 [Facebook accounts](#)
-  457,962,538 [Anti Public Combo List accounts](#)
-  393,430,309 [River City Media Spam List accounts](#)
-  359,420,698 [MySpace accounts](#)
-  268,765,495 [Wattpad accounts](#)

### Recently added breaches

-  2,743,539 [Audi accounts](#)
-  112,031 [Guntrader accounts](#)
-  505,466 [Short Édition accounts](#)
-  30,433 [Vastaamo accounts](#)
-  938,981 [Raychat accounts](#)
-  8,234,193 [Teespring accounts](#)
-  1,444,629 [yotepresto.com accounts](#)
-  547,422 [University of California accounts](#)
-  16,717,854 [Fotolog accounts](#)
-  1,121,484 [Nameless Malware accounts](#)



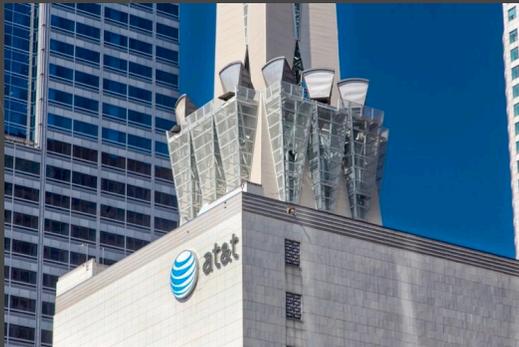
It can happen to anyone



[https://www.youtube.com/watch?v=G2\\_5rPbUDNA](https://www.youtube.com/watch?v=G2_5rPbUDNA)



# From Big Business



## To Small

The National Cyber Security Alliance has recently released statistics that show 20% of small businesses experience such an attack every year, and that 60% of these businesses were forced to close within 6 months of being hacked.



Data Security by CimTrak. PHOTO: Cybercrime Magazine.

**60 Percent Of Small Companies Close Within 6 Months Of Being Hacked**

To Nuclear

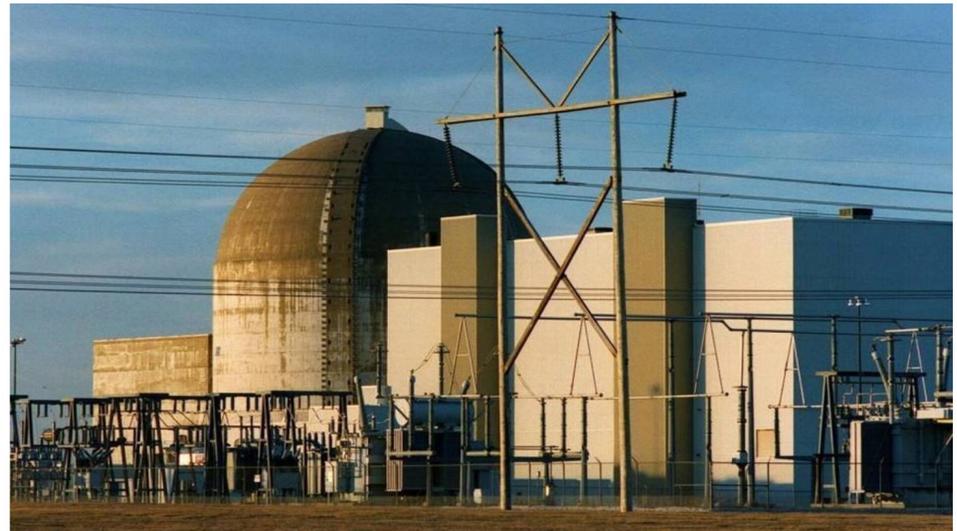
THE KANSAS CITY STAR.

LOCAL

## Russia infiltrated Kansas nuclear plant's business network, FBI and DHS say

BY MAX LONDBERG

MARCH 16, 2018 06:51 PM, UPDATED MARCH 18, 2018 12:49 PM



Wolf Creek Nuclear power plant in Burlington, Kan. FILE PHOTO ASSOCIATED PRESS



To Airports

LOCAL

# Albany airport pays ransom after hit by cyber hackers



# The Anatomy of a Ransomware Attack



File Home Send / Receive Folder View Tell me what you want to do

New Email New Items Ignore Clean Up Delete Archive Reply Reply All Forward Meeting More Move to: ? Team Email Reply & Delete To Manager Done Create New Move Rules OneNote Unread/Read Categorize Follow Up Search Add Filter

New Delete Respond Quick Steps Move Tags

- Favorites
- Inbox
  - Sent Items
  - Deleted Items
- 
- Outlook Data File
- HONEY\_NET-01
- HONEY\_NET-02
- Inbox 16**
- Sent Items
  - Deleted Items
  - Junk Email
  - Outbox
  - Search Folders
- HONEY\_NET-03

All Unread Mentions Search Current Mail

FROM	SUBJECT	RECEIVED
<b>▲ Date: Today</b>		
Martha Flowers	Urgent	Wed 11/30/2016 3:54 AM
<b>▲ Date: Yesterday</b>		
Elena	How are you?	Tue 11/29/2016 9:46 PM
eyobvcepi@abzgr...	hello	Tue 11/29/2016 6:53 PM
SHARI KIRKHAM	[Scan] 2016-1129 17:02:02	Tue 11/29/2016 5:01 PM
Marjorie Koch	For Your Consideration	Tue 11/29/2016 8:54 AM
<b>▲ Date: Monday</b>		
ILA HANCOCK	DSCF0733.png	Mon 11/28/2016 11:50 AM
Amie Barker	Insufficient funds	Mon 11/28/2016 10:59 AM
Tamra Pennington	Urgent Alert	Mon 11/28/2016 9:38 AM
<b>▲ Date: Sunday</b>		
PayPal Security Team	Unauthorized Activity	Sun 11/27/2016 9:27 AM
<b>▲ Date: Last Week</b>		
Kelley Romero	Important Information	Fri 11/25/2016 5:04 AM
ZUNKEL, ORVAL	A/C 0000089969 - Overdue Invoice	Fri 11/25/2016 2:15 AM
BRAIN HALLETT	scan paper	Thu 11/24/2016 8:22 AM
Tommie Morrison	Order #6060518	Thu 11/24/2016 3:32 AM
CHARITY SAWCETT	DSCF513187.jpg	Wed 11/23/2016 8:23 PM
Christie Swanson	Attention Required	Wed 11/23/2016 8:23 PM
Standard Bank	Payment confirmation 9760	Wed 11/23/2016 8:23 PM



# What a Locky Ransomware attack looks like

The screenshot shows the Microsoft Outlook interface. The title bar at the top reads "Urgent - Message (Plain Text)". The ribbon includes "File", "Home", "Send / Receive", "File", "Message", and "Attachments". The "Attachments" ribbon is active, showing options like "Open", "Quick Print", "Remove Attachment", "Save As", "Save All Attachments", "Save to OneDrive", "Save All to OneDrive", "Select All", "Copy", and "Show Message".

The left sidebar shows the "Favorites" section with "Inbox" selected. Below it are "Outlook Data File", "HONEY\_NET-01", "HONEY\_NET-02", and "HONEY\_NET-03". The "Inbox 15" folder is highlighted.

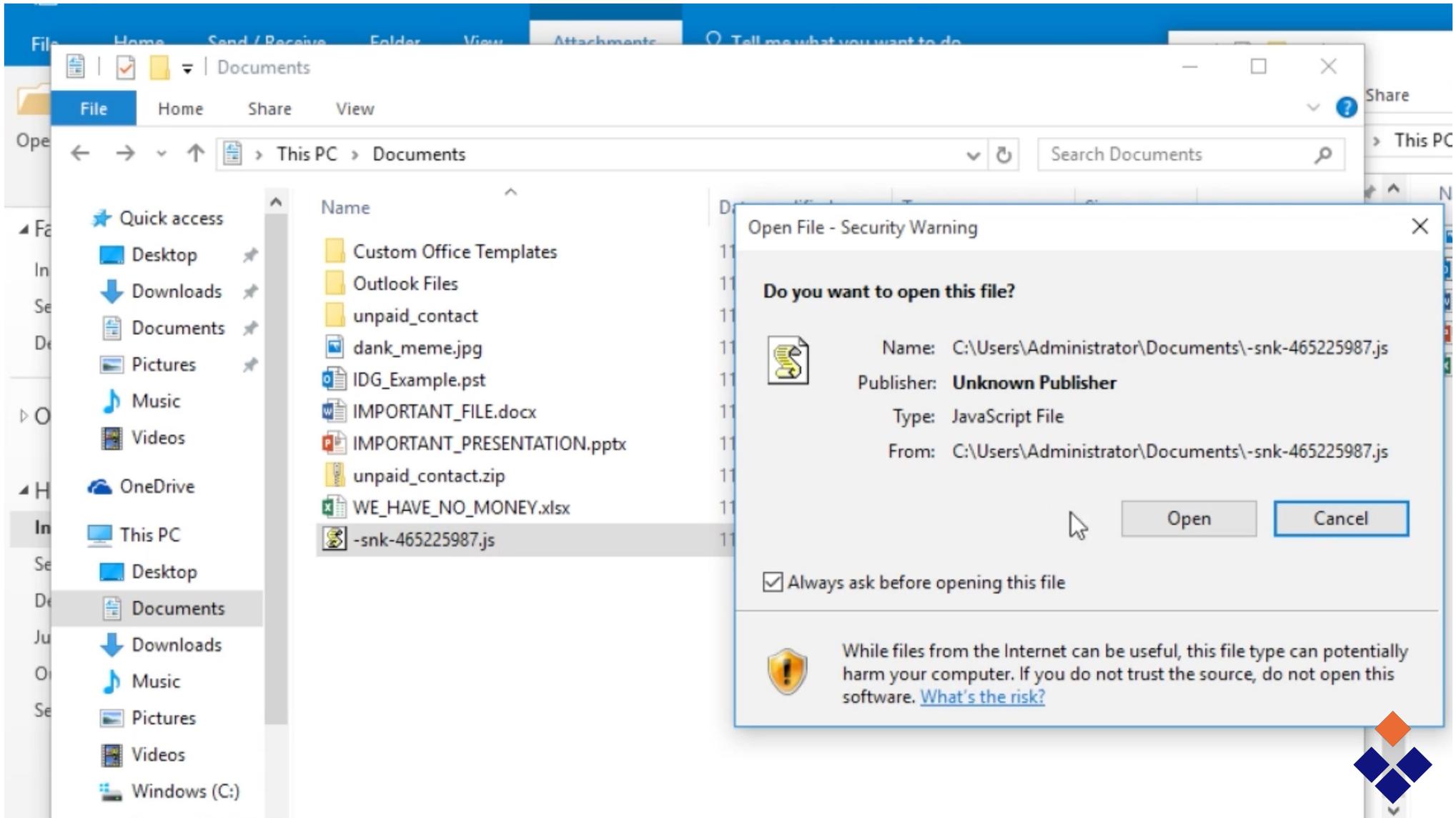
The main email content area shows a message from Martha Flowers <Flowers.Martha@safaricombusiness.co.ke> with the contact email address contact@mp3q.net. The subject is "Urgent". There is one attachment: "unpaid\_contact.zip" (3 KB).

The body of the email contains the following text:

Dear contact, our accountant informed me that in the bill you processed, the invalid account number had been specified.

Please be guided by instructions in the attachment to fix it up.





Open File - Security Warning

Do you want to open this file?



Name: C:\Users\Administrator\Documents\ -snk-465225987.js  
Publisher: **Unknown Publisher**  
Type: JavaScript File  
From: C:\Users\Administrator\Documents\ -snk-465225987.js

Open Cancel

Always ask before opening this file



While files from the Internet can be useful, this file type can potentially harm your computer. If you do not trust the source, do not open this software. [What's the risk?](#)

\*==+=+=\_~=-=\*==

!!! IMPORTANT INFORMATION !!!

All of your files are encrypted with RSA-2048 and AES-128 ciphers.

More information about the RSA and AES can be found here:

[http://en.wikipedia.org/wiki/RSA\\_\(cryptosystem\)](http://en.wikipedia.org/wiki/RSA_(cryptosystem))

[http://en.wikipedia.org/wiki/Advanced\\_Encryption\\_Standard](http://en.wikipedia.org/wiki/Advanced_Encryption_Standard)

Decrypting of your files is only possible with the private key and decrypt program, which is on our secret server. To receive your private key follow one of the links:

If all of this addresses are not available, follow these steps:

1. Download and install Tor Browser: <https://www.torproject.org/download/download-easy.html>
2. After a successful installation, run the browser and wait for initialization.
3. Type in the address bar: [mwdgguaa5rj7b54.onion/TAZS6FAD3TGXB7SC](https://mwdgguaa5rj7b54.onion/TAZS6FAD3TGXB7SC)
4. Follow the instructions on the site.

!!! Your personal identification ID: TAZS6FAD3TGXB7SC !!!

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- Documents
- Pictures
- Music
- Videos
- OneDrive
- This PC
  - Desktop
  - Documents
  - Downloads
  - Music
  - Pictures
  - Videos
  - Windows (C:)
  - Removable Disk
- Network

Name	Date modified	Type	Size
_0-INSTRUCTION.html	11/30/2016 3:41 PM	HTML File	9 KB
TAZS6FAD-3TGX-B7SC-3FB0-CC442EB2EAF6.zzzzz	11/30/2016 3:41 PM	ZZZZZ File	16 KB
TAZS6FAD-3TGX-B7SC-4574-D7EB9C8AE2E6.zzzzz	11/30/2016 3:41 PM	ZZZZZ File	32 KB
TAZS6FAD-3TGX-B7SC-9642-661CED6E99A6.zzzzz	11/30/2016 3:41 PM	ZZZZZ File	73 KB
TAZS6FAD-3TGX-B7SC-B237-B6C221A2ACA1.zzzzz	11/30/2016 3:41 PM	ZZZZZ File	42 KB
TAZS6FAD-3TGX-B7SC-EA79-A502F7286D9C.zzzzz	11/30/2016 3:41 PM	ZZZZZ File	20,354 KB



Connecting...

Search or enter address

HTTPS Everywhere is now active. You can toggle it on a site-by-site basis by clicking the icon in the address bar.

Tor Browser 6.0.7



**A Network of People Protecting People**  
Tor is at the heart of Internet freedom

**Donate Now!** »

## Welcome to Tor Browser

You are now free to browse the Internet anonymously.

[Test Tor Network Settings](#)

Search securely with Disconnect.me.

**What Next?**

Tor is NOT all you need to browse anonymously! You may need to change some of your browsing habits to ensure your identity stays safe.

**You Can Help!**

There are many ways you can help make the Tor Network faster and stronger:

- [Run a Tor Relay Node](#) »

Lucky Decryptor Page

mwwdgguaa5rj7b54.onion/TAZS6FAD3TGXB7SC

Search

Language: English

## Lucky Decryptor™

We present a special software - Lucky Decryptor™ - which allows to decrypt and return control to all your encrypted files.

### How to buy Lucky Decryptor™?

- 1 You can make a payment with BitCoins, there are many methods to get them.
- 2 You should register BitCoin wallet:  
[Simplest online wallet](#) or [Some other methods of creating wallet](#)
- 3 Purchasing Bitcoins, although it's not yet easy to buy bitcoins, it's getting simpler every day.  
  
Here are our recommendations:  
  - [localbitcoins.com \(WU\)](#) Buy Bitcoins with Western Union. Recommended for fast, simple service. Payment Methods: Western Union, Bank of America, Cash by FedEx, Moneygram, Money Order. In NYC: Bitcoin ATM, in person.
  - [localbitcoins.com coincafe.com](#)
  - [localbitcoins.com cex.io](#) Service allows you to search for people in your community willing to sell bitcoins to you directly. Buy Bitcoins with VISA/MASTERCARD or wire transfer. The best for Europe.
  - [btcdirect.eu](#) Buy Bitcoins instantly for cash.
  - [bitquick.co](#) An international directory of bitcoin exchanges. Bitcoin for cash.
  - [howtobuybitcoins.info](#) CoinJar allows direct bitcoin purchases on their site.
  - [cashintocoins.com](#)
  - [comjar.com](#)
  - [anxpro.com](#)
  - [bitvicious.com](#)
- 4 Send 3.00 BTC to Bitcoin address:



Locky Decryptor Page

mwwdgguaa5rj7b54.onion/TAZS6FAD3TGXB7SC

### How to buy Locky Decryptor™?

- You can make a payment with BitCoins, there are many methods to get them.
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- Purchasing Bitcoins, although it's not yet easy to buy bitcoins, it's getting simpler
 

Here are our recommendations:

  - [localbitcoins.com \(WU\)](#) Buy Bitcoins with Western Union. Recommended for fast, simple service. Payment Methods: Western Union, Bank of America, Bitcoin ATM, in person.
  - [coincafe.com](#)
  - [localbitcoins.com](#) Service allows you to search for people in your area.
  - [cex.io](#) Buy Bitcoins with VISA/MASTERCARD or wire transfer.
  - [btcdirect.eu](#) The best for Europe.
  - [bitquick.co](#) Buy Bitcoins instantly for cash.
  - [howtobuybitcoins.info](#) An international directory of bitcoin exchanges.
  - [cashintocoins.com](#) Bitcoin for cash.
  - [coinjar.com](#) CoinJar allows direct bitcoin purchases on their website.
  - [anxpro.com](#)
  - [bittylvicious.com](#)
- Send 3.00 BTC to Bitcoin address:
 

Note: Payment pending up to 30 mins or more for transaction confirmation, please be patient.

Date	Amount BTC	Transaction ID
		not found
- Refresh the page and download decryptor.

When Bitcoin transactions will receive one confirmation, you will be redirected to the page for downloading the decryptor.

Locky Decryptor Page

mwwdgguaa5rj7b54.onion/TAZS6FAD3TGXB7SC

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  - [coincafe.com](#)
  - [localbitcoins.com](#) Service allows you to search for people in your area.
  - [cex.io](#) Buy Bitcoins with VISA/MASTERCARD or wire transfer.
  - [btcdirect.eu](#) The best for Europe.
  - [bitquick.co](#) Buy Bitcoins instantly for cash.
  - [howtobuybitcoins.info](#) An international directory of bitcoin exchanges.
  - [cashintocoins.com](#) Bitcoin for cash.
  - [coinjar.com](#) CoinJar allows direct bitcoin purchases on their website.
  - [anxpro.com](#)
  - [bittylvicious.com](#)
- Send 3.00 BTC to Bitcoin address:
 

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Date	Amount BTC	Transaction ID
		not found
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When Bitcoin transactions will receive one confirmation, you will be redirected to the page for downloading the decryptor.

C:\Users\Administrator\Desktop

google.com/?gws\_rd=ssl#q=btc%20to%20usd

btc to usd

All News Books Shopping More Search tools

1 Bitcoin equals

# 45,934.60 United States Dollar

Aug 12, 1:44 AM UTC · Disclaimer

3 Bitcoin United States Dollar

137803.80

Data provided by Morningstar for Currency and Coinbase for Cryptocurrency

Disclaimer

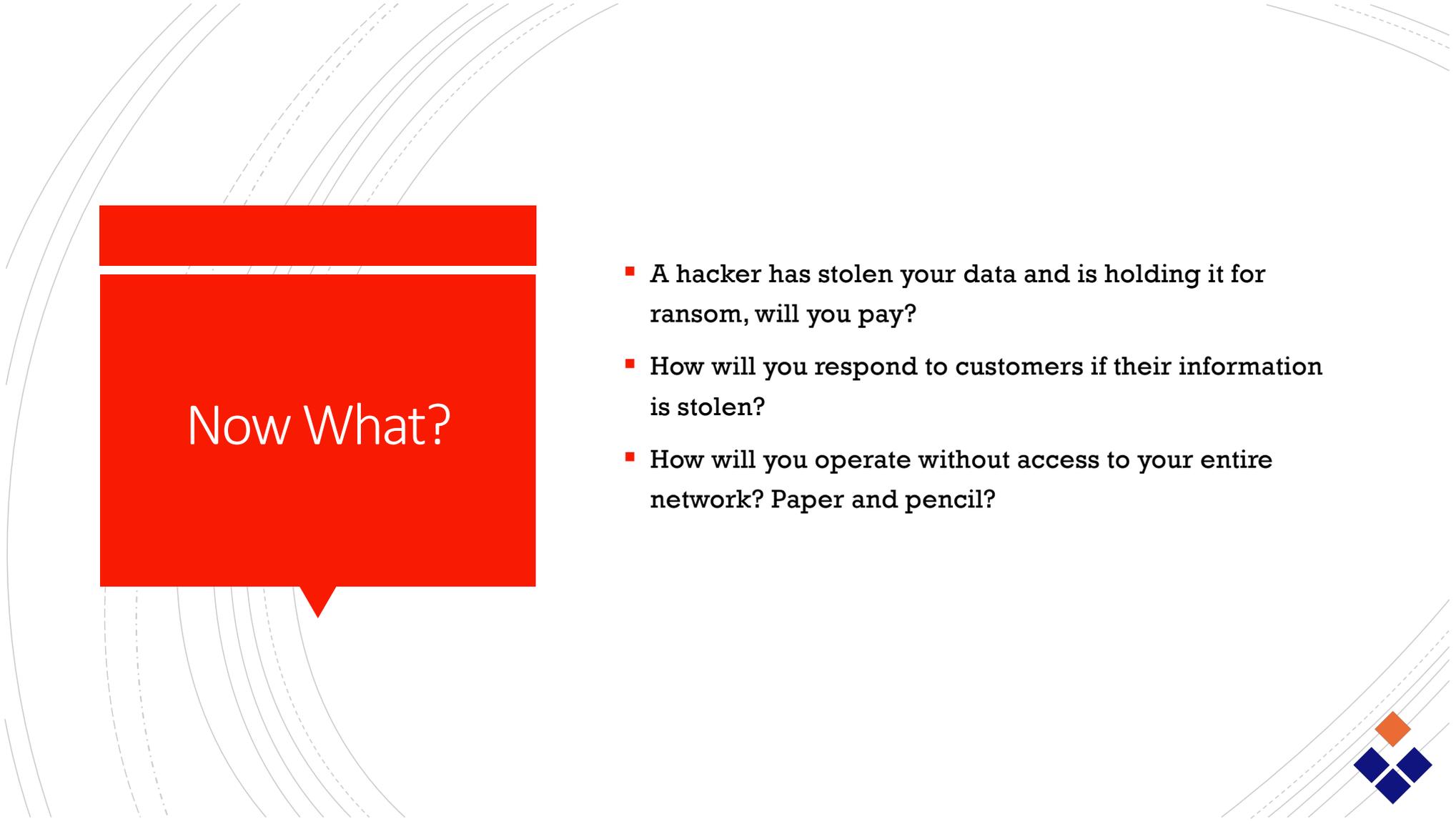
### Bitcoin Price Index - Real-time Bitcoin Price Charts - CoinDesk

[www.coindesk.com/price/](http://www.coindesk.com/price/)

The CoinDesk Bitcoin Price Index provides the latest and most accurate bitcoin price using an average from the world's ... CoinDesk Bitcoin News ... USD 1.61%.

Is Greece Really Behind ... News - Is \$518 the Fair Price of Bitcoin? · CNY





## Now What?

- A hacker has stolen your data and is holding it for ransom, will you pay?
  - How will you respond to customers if their information is stolen?
  - How will you operate without access to your entire network? Paper and pencil?
- 

- 45% of all companies hit by ransomware pay the demanded amount. (Source: Imperva)
- The bad news is that 17.5% of all infected companies paid the ransom, yet still lost their data.
- Good news is 44.4% didn't pay the ransom, but still managed to recover their data. (Source: Agari)
- Even for companies who do pay the ransom there are still significant impacts. For many companies, the actual ransom payment isn't even the most expensive part of the attack. Companies have to restore backups, rebuild systems, work with forensic investigators to ensure that the hackers are truly locked out and, in many cases, implement stronger cybersecurity controls to prevent future attacks.

Pay or Don't  
Pay?

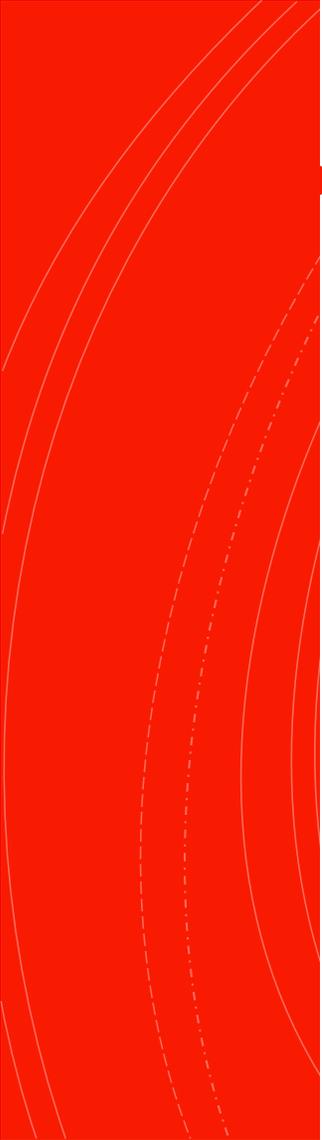




## Why Your Business?

- 1. Lack of Cybersecurity Systems**
- 2. Untrained Employees**
- 3. Unsecured Accounts**
- 4. Insufficient Upkeep**
- 5. Lack of an Action Plan**





## Costs

- **1. Forensic Audit**  
In most cases, firms will need to conduct a forensic audit to determine how they were infiltrated. Audits can cost anywhere from \$10k to over \$100k, depending on the size of the business.
- **Fines**  
In many cases where customer data is leaked, the businesses can be fined tens of thousands of dollars for the breach.
- **Ransom**  
And then there are the potential costs of a cybercriminal asking for a hefty ransom in exchange for your leaked files.
- **Recovery**  
Possibly new computers, new software, training. 20 days – 6 months to be fully operational again.





# Phishing

- **Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment.** They may:
  - say they've noticed some suspicious activity or log-in attempts
  - claim there's a problem with your account or your payment information
  - say you must confirm some personal information
  - include a fake invoice
  - want you to click on a link to make a payment
  - say you're eligible to register for a government refund
  - offer a coupon for free stuff





Do Today

- **Require long varied passwords for all systems**
  - **Enable two-factor authentication for any sensitive accounts**
  - **Limit employees' access to sensitive data**
- 

# Amount of Time to Crack Passwords

"abcdefg" 7 characters  .29 milliseconds

"abcdefgh" 8 characters  5 hours

"abcdefghi" 9 characters  5 days

"abcdefghij" 10 characters  4 months

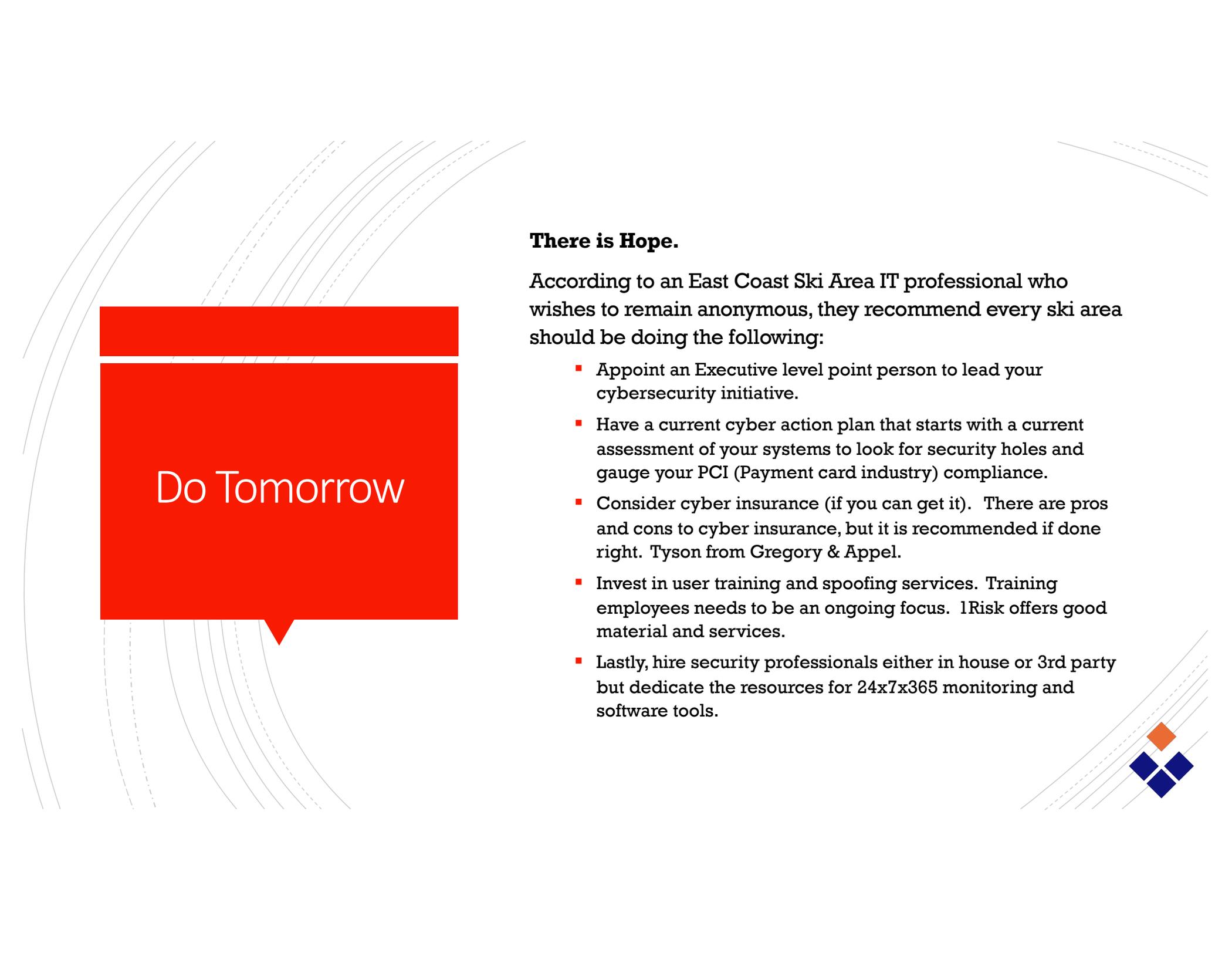
"abcdefghijkl" 11 characters  1 decade

"abcdefghijkl" 12 characters  2 centuries

 Better Buys

People are the weakest link. Make sure to use uppercase, lowercase, numbers, special characters. Reset company passwords monthly. Multi-factor identification.





Do Tomorrow

## **There is Hope.**

According to an East Coast Ski Area IT professional who wishes to remain anonymous, they recommend every ski area should be doing the following:

- Appoint an Executive level point person to lead your cybersecurity initiative.
  - Have a current cyber action plan that starts with a current assessment of your systems to look for security holes and gauge your PCI (Payment card industry) compliance.
  - Consider cyber insurance (if you can get it). There are pros and cons to cyber insurance, but it is recommended if done right. Tyson from Gregory & Appel.
  - Invest in user training and spoofing services. Training employees needs to be an ongoing focus. 1Risk offers good material and services.
  - Lastly, hire security professionals either in house or 3rd party but dedicate the resources for 24x7x365 monitoring and software tools.
- 

## Resources

- Internet Crime Complain Center
- <https://www.ic3.gov/>
- <https://www.fbi.gov/scams-and-safety>
- <https://www.consumer.ftc.gov/features/feature-0038-onguardonline>
- <https://www.fbi.gov/news/stories/ic3-logs-6-million-complaints-051721>
- <https://us-cert.cisa.gov/ncas/current-activity/2021/07/04/cisa-fbi-guidance-msps-and-their-customers-affected-kaseya-vsa>
- <https://go.cyberready.com>
- <https://www.verizon.com/business/products/security/cyber-risk-management/cyber-risk-monitoring/security-assessment-tool/security-assessment-signup/>



Questions?





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<https://nxtconcepts.com/ideas/seminars>

MARKETING, WEB, DESIGN, INTERACTIVE, MEDIA

