

Safeguarding against scams in emails



SMALL BUSINESS
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Cybercriminals are casting a wider net of phishing scams that look like legitimate emails in your corporate in-box but aim to obtain sensitive information.

The number of email fraud attacks against companies increased 476 percent from 2017's fourth quarter to 2018's fourth quarter, according to Proofpoint.

So putting in good safeguards and educating employees on avoiding these scams is critical.

■ **Email is the leading attack agent** "because it targets people rather than systems, and we are the weakest link," said Kevin Epstein, vice president of threat operations for Proofpoint, a California cybersecurity company. Attackers make use of our sense of "curiosity,

urgency and the desire to help."

In general, the more urgent the email appears, the more people need to take a step back and look at it with a critical eye, he said, noting email fraud can appear in different ways.

■ **Messages can be embedded** with malicious software that steals your credentials as you type them or that when downloaded puts other software on your computer and runs it. Use of these methods has jumped more than 230 percent, year over year, Epstein said.

■ **No matter how legitimate the source appears**, it's impor-

tant to think before downloading an attachment within an email or clicking on a link to provide more information, said Jason Aptekar, CEO of The Mithril Cloud consultants in Westbury. "Their ultimate goal is to get you to click a link and either give them information or install something on your computer to infiltrate it," he said.

■ **Having multiple layers** of defense, including up-to-date antivirus and anti-malware software, certainly helps. But there will always be a gap between what you'd like to put in place and what you can afford, he said.

That's why you need to educate your front line.

■ **Make sure to have and to communicate** a tech security policy that covers the responsibilities of people interacting with your business systems and information, Aptekar said.

■ **If you're not expecting a communication** or document from someone, first reach out to the person to verify, espe-

cially if it's asking you to take an action that involves money or an information exchange, he said. If an email has been compromised, then any direct reply will be received by the "bad actor." "It is not safe to respond to a suspicious email for a variety of reasons," Aptekar said. "Use an alternate means of communication to confirm, such as phone or text."

■ **Training can be helpful**, said Peter Vescovo, a partner at Island Tech Services in Ronkoma, which offers a platform for video training about phishing threats that users can view from their desktops. Participants are tested afterwards.

At random intervals over three to seven weeks, ITS will send simulated phishing emails to a target group to test them. Employees who fail are placed on a "clicked list" and must prove they've learned how to avoid phishing scams in the future in order to leave the list.

Vescovo has seen an increase in phishing emails in the last few months to both his company and clients, which he believes is due to attackers needing a larger audience to distribute these emails to because people are being more cautious.

■ **While criminals are getting more savvy**, as a general rule look closely at the email itself. Phishing emails often come from email addresses that are similar to the actual company's, but may be misspelled slightly, says Candid Wueest, a senior threat researcher at Symantec in California, which provides cybersecurity software and services.

■ **Also be cautious about clicking on a URL** in email or social media, he said. Always hover over any links within an email to ensure it's the real website. Better yet, open a browser and go to the website in question by typing it into the URL bar. And, Wueest added, "never open an email attachment unless you expect it and trust the sender."

476%

Percentage rise in email fraud attacks against companies from late 2017 to late 2018

SOURCE: California cybersecurity company Proofpoint

THE ISSUE: YOUR DIGITAL ASSETS

Protecting accounts for after your death

MONEY FIX

BY **SHERYL NANCE-NASH**
Special to Newsday

What happens to your digital assets when you die? That's a question many people haven't thought about. The ramifications can be huge.

"I had a client who regularly played an online lottery," says Jennifer Cona, managing partner of Genser Cona Elder Law in Melville. "He set it up to place bids months in advance. His numbers hit after he passed away, winning over \$100,000.

"None of his heirs and family members knew the password to his account, so they could not claim the winnings on behalf of his estate. The money had to be forfeited."

Here's how to avoid leaving behind a cybercalamity.

■ **Review terms of service.** Make sure to read the terms of service for each digital service you use, since guidelines for handling digital assets after death or incapacity vary. Sometimes, estate planning documents (i.e., a power of attorney), can be used to access email. "In other instances, under no circumstances can a third party access email at death, because it becomes the property of the service provider," says John Martin, an estate planning attorney in Menlo Park, California. "In those extreme cases, only a court order can be used to access email at death."

■ **Know what you own.** Write a list of all digital accounts and keep it current. "Many people don't realize how many digital assets they have, or the importance of including them in a will," says Jennifer Xia, co-CEO of FreeWill, a Manhattan-based company that offers free estate planning tools.

■ **Protect your legacy.** Document securely key accounts and passwords, and legally designate a digital executor. Being clear about your intentions makes it so much easier for your family.

THE WEEK AHEAD

For more events, visit newsday.com

TUESDAY

WOMEN IN BIZ CONFERENCE | Long Beach

Join Councilwoman Anissa Moore for a monthly series designed for women's empowerment, with mini-seminars from guest presenters that focus on emotional, physical, financial and spiritual health, 7 p.m., Long Beach Library, 111 W. Park Ave., free, longbeachlibrary.org, 516-432-7201.

BUSINESS COUNSELING | Centereach

One-on-one meeting with a representative from SCORE to address your business-related problems, 4-7 p.m. Middle Country Public Library, 101 Eastwood Blvd., free, must register, mcplibrary.org, 631-585-9393, ext. 133.

LEADERSHIP IN ENERGY AND ENVIRONMENTAL DESIGN BREAKFAST | Melville

A presentation on "A Walkthrough of LEED v4.1 O+M," hosted by the U.S. Green Building Council, Long Island Chapter, 7:40-9 a.m., Lockheed Martin, 395 North Service Rd., suite 409, \$15, register, includes light breakfast, usgbc-li.org, 631-988-8082.

WEDNESDAY

LETIP BUSINESS NETWORKING | Bohemia

New members looking to grow their businesses welcome, 7:01-8:31 a.m., Airport Diner, 3760 Veterans Memorial Hwy., no cost for meal, call to reserve, letipbohemia.com, 631-281-6200.

SMALL-BIZ COUNSELING | Southampton

Entrepreneurs seeking help for the success of

their businesses can meet with a representative from SCORE to address concerns, by appointment only, 5-8 p.m., Rogers Memorial Library, 91 Coopers Farm Rd., free, register, myrml.org, 631-283-0774 ext. 504.

THURSDAY

NAVIGATING GIG ECONOMY | Huntington Station

Explore how the gig economy works and learn strategies to understand and evaluate this new way of working, and how to become part of working gigs rather than traditional jobs, 6:30 p.m., South Huntington Library, 145 Pidgeon Hill Rd., free, register, shpl.info, 631-549-4411.

BNI NETWORKING | Bohemia

Meadow's Edge Referral Network meets for breakfast, new members welcome, 7-8:30 a.m., Airport Diner, 3760 Veterans Memorial Hwy., free for first-time guests, 631-691-2600.

COMBINED HAPPY HOUR MIXER | Melville

Hosted by the Social Media Association and the LI Marketing Networking Group, meet new contacts and renew old ones, 5-8 p.m., Jewel Restaurant, 400 Broadhollow Rd., free admission, registration suggested, cost for food or beverage purchase, nwsdy.li/mixer, 516-765-6528.

— GINA TABARUS

SEND NOTICES to Business Calendars, Newsday Events, 235 Pinelawn Rd., Melville, NY 11747-4250; fax 631-843-2688, or email events@newsday.com