

June 2020

WEALTH ADVISORY | OUTSOURCING | AUDIT, TAX, AND CONSULTING

Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor

Are You Prepared? COVID 19 and Cybersecurity



Create Opportunities
We promise to know you and help you.

C:\whoami > m0th_man

- “Professional Student”
- Science Teacher / Self Taught Computer Guy
- IT Consultant - Project Manager → IT Staff/Help Desk → Hacker
- Assistant Scout Master (Boy Scouts)
- Boys Scouts Motto: Be Prepared – [Are you prepared?](#)



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Raise Your Hand If...



Cloud Computing, Compute Model for a Smarter Planet
Globalization and Globally Available Resources





Sun Tzu:

*“Know your enemy and
know yourself and you can
fight a hundred battles
without disaster”*

The Current State of Cybercrime

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Risk Landscape

The screenshot shows the top portion of the NCUA.gov website. The browser address bar displays the URL: [ncua.gov/regulation-supervision/letters-credit-unions-other-guidance/cybersecurity-considerations-remote-work](https://www.ncua.gov/regulation-supervision/letters-credit-unions-other-guidance/cybersecurity-considerations-remote-work). Below the address bar, there is a navigation bar with the text "An official website of the United States government" and links for "Español", "Contact Us", and "Site map". The NCUA logo and "National Credit Union Administration" text are on the left. A search bar with the text "Search NCUA.gov" and a "Go" button is on the right. Below the search bar are links for "Locate a credit union" and "Research a credit union". A dark blue navigation menu contains the following items: "About NCUA >", "Regulation & Supervision >", "Analysis >", "Support Services >", "Consumers >", "News >", and "COVID-19 >". Below the menu is a breadcrumb trail: "NCUA.gov / Regulation and Supervision / Letters to Credit Unions and Other Guidance". On the right side of the breadcrumb trail are links for "Print", "Share", and social media icons for Facebook, Twitter, LinkedIn, and Email.

20-RISK-01 / April 2020

Cybersecurity Considerations for Remote Work

Subject Cybersecurity
To Federally Insured Credit Unions

Dear Boards of Directors, Chief Executive Officers, Chief Information Officers, and Chief Information Security Officers:

Technology affords opportunities for working remotely under normal circumstances, as well as in times of emergency. Employees working remotely have a responsibility to address cybersecurity risks for their home networks, personal computing devices, and other internet-connected devices.

Credit union employees working remotely should adhere to their organizations' information security- and privacy-related policies and procedures. Policies and procedures should effectively address remote work by preparing employees to prevent security incidents and including provisions for responding to any incidents that do occur. Controls over remote work and use of personal devices should be based on an institution's risk assessment, and commensurate with the size and complexity of the institution.

This Risk Alert highlights cybersecurity best practices for credit unions that leverage employees' personal networks and devices.¹

Common cybersecurity risks for remote workers include:

- [Malware](#) attacks;
- [Phishing](#) and other [social engineering](#) attacks; and
- [Advance Persistent Threat \(APT\)](#) attacks.²

Preparing Employees to Prevent Security Incidents



Risk Landscape

Remote Workforce

- Remote access vulnerabilities
- Impersonation of employees
- Personal devices
- Direct application access

Phishing Attacks

- Not just email, SMS
- Promises of assistance related to the pandemic
- Offer medical supplies
- Immediate cures

Malware

- Corona Virus Map malware
- Free applications to help
- Anti Virus/malware scanning and definition updates



Cybercrime and Black Market Economies

- Black market economy to support cyber fraud
 - Business models and specialization
- Most common cyber fraud scenarios we see affecting our clients
 - Theft of credit card information
 - Theft of Credentials & Account take overs
 - Theft of PII and PFI
 - Ransomware and Interference w/ Operations
 - Email phishing is still a root cause in 90% of breaches



Message

Delete
 Archive
 Reply
 Reply All
 Forward
 Attachment
 Meeting
 Move
 Junk
 Rules
 Read/Unread
 Categorize
 Follow Up
 Send to OneNote
 Dynamics 365
 Insights

[External] Notice: Complaint Filed against Randall Romes.



Carol Ferris <carol.ferris@nagts.org>

Romes, Randall J.

Thursday, May 3, 2018 at 10:17 AM

[Show Details](#)

You replied to this message on 5/3/18, 10:33 AM.

Randall Romes,

This is a notice that a complaint has been filed against you and CliftonLarsonAllen LLP. The National Board of Accountancy works to maintain high ethical standards in the accounting profession, and we have established a system to review complaints against CPAs for misconduct. The Enforcement Division has conducted an initial review of the complaint in accordance with the procedures of the Joint Ethics Enforcement Program and has determined a violation has taken place.

You can view all documents received as part of the complaint in the link below:

http://files.securefileshares.com/government_enforcement/Complaint_2355

You have **7 days** to respond to the Board in writing, failure to do so may result in a default judgement. The investigation is then referred to one of the Board's Enforcement committees. The committee reviewing the complaint will make a recommendation on how to proceed.

Regards,



Carol Ferris

Enforcement Director
Enforcement Division, National Board of
Accountancy

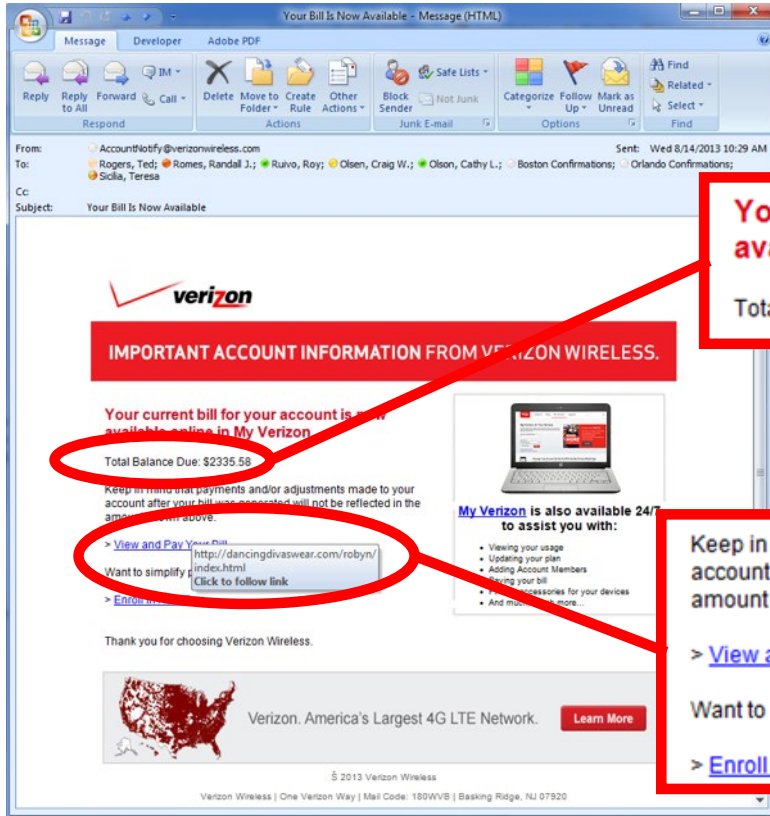
p: 202-436-1113 m: 202-436-9770

a: 4010 Veazey St NW, Washington, DC 20016

e: carol.ferris@nagts.org



Phishing?



Your current bill for your account is now available online in My Verizon

Total Balance Due: \$2335.58

IMPORTANT ACCOUNT INFORMATION FROM VERIZON WIRELESS.

Your current bill for your account is now available online in My Verizon

Total Balance Due: \$2335.58

Keep in mind that payments and/or adjustments made to your account after your bill was generated will not be reflected in the amount shown above.

> [View and Pay Your Bill](http://dancingdivaswear.com/robyn/index.html)
http://dancingdivaswear.com/robyn/index.html
Click to follow link

Thank you for choosing Verizon Wireless.



Verizon. America's Largest 4G LTE Network.

Learn More

© 2013 Verizon Wireless

Verizon Wireless | One Verizon Way | Mail Code: 180WVB | Basking Ridge, NJ 07920

My Verizon is also available 24/7 to assist you with:

- Viewing your usage
- Updating your plan
- Adding Account Members
- Paying your bill
- Finding accessories for your devices
- And much more...

Keep in mind that payments and/or adjustments made to your account after your bill was generated will not be reflected in the amount shown above.

> [View and Pay Your Bill](http://dancingdivaswear.com/robyn/index.html)

Want to simplify p

http://dancingdivaswear.com/robyn/index.html
Click to follow link

> [Enroll in Auto Pay](#)

COVID “Opportunities”

1. Virus/health related news
2. Remote Work force
3. Re-opening of businesses
4. SBA funding
5. PPP programs
6. Political news

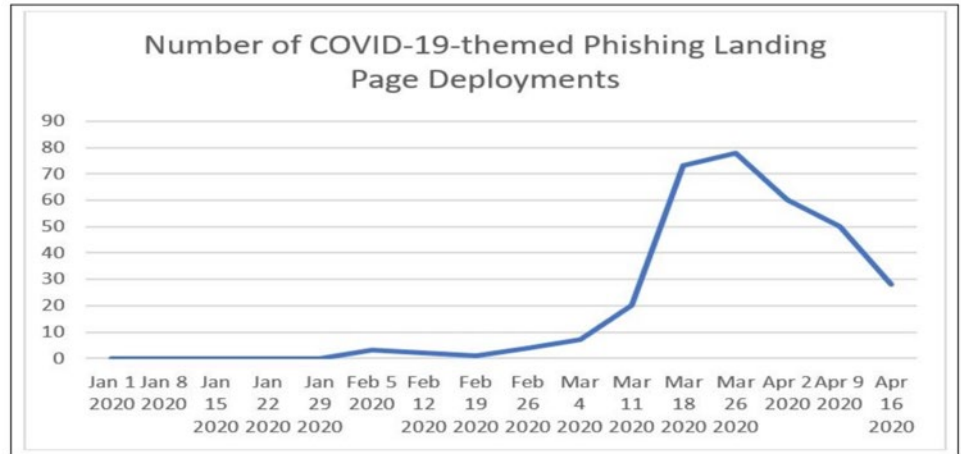


COVID “Opportunities”

Most breaches have a root cause in some form of Phishing

These templates, which use realistic-looking graphics, are designed to imitate the World Health Organization, the U.S. Centers for Disease Control and Prevention, the Internal Revenue Service, as well as government websites in the U.K., Canada and France, according to Proofpoint. The templates enable fraudsters to quickly create malicious domains to lure victims who have been sent phishing emails, according to the researchers. Of the more than 300 phishing attacks that Proofpoint has examined since January, nearly half were designed to steal either login credentials or banking information.

What is “Spear Phishing”

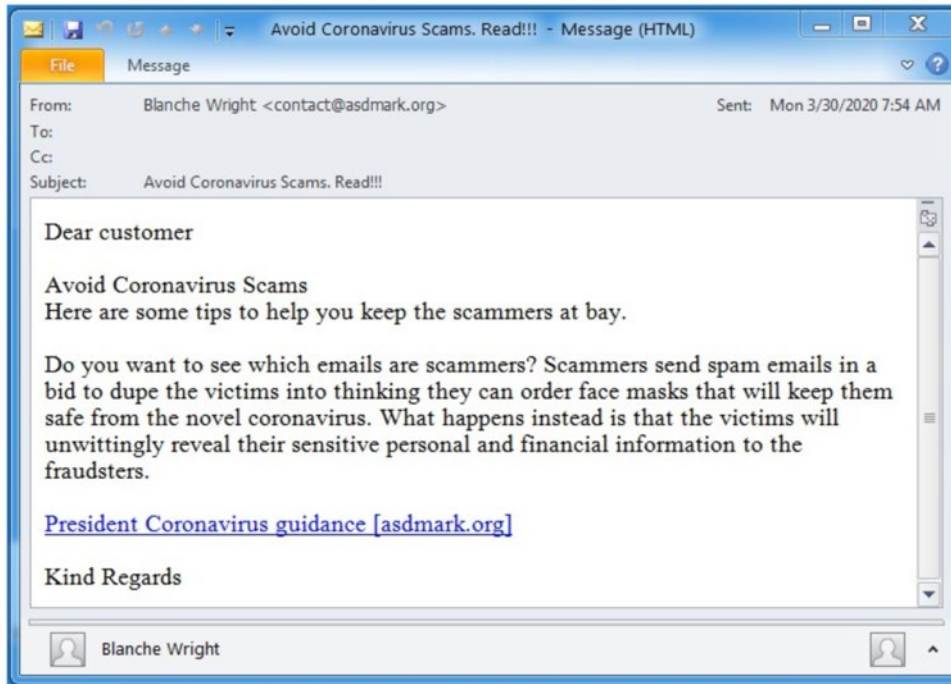


(Source: Proofpoint)

As more governments around the world offer stimulus payments and financial assistance to citizens and businesses, the lures have shifted, says Sherrod DeGrippe, senior director of threat research and detection at Proofpoint.



Example Coronavirus email - March



- Contains URLs linking to a landing page that presents a CAPTCHA challenge

CAPTCHA is legit?

PRESIDENT CORONAVIRUS GUIDANCE

* Please Enter Characters Below

5 5 6 7 3

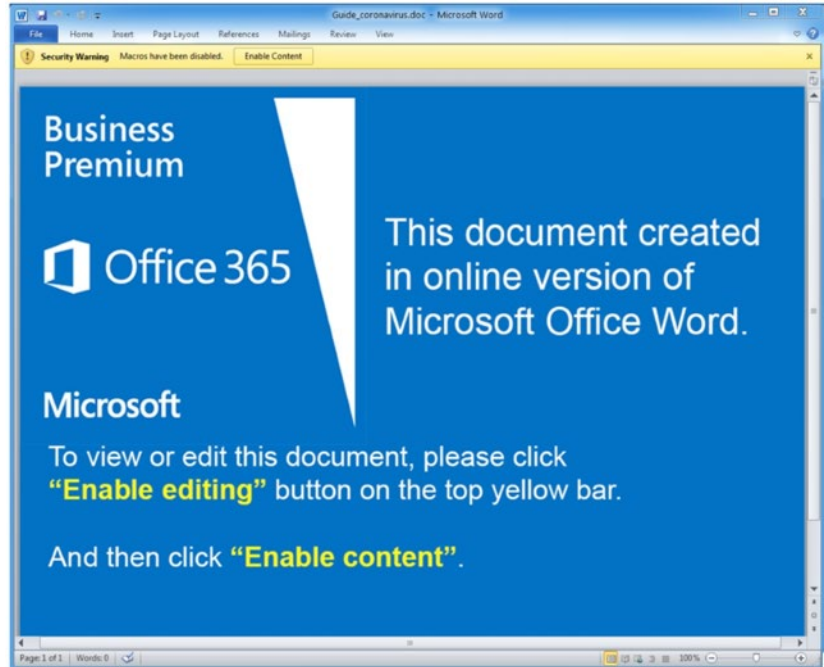
OPEN FULL GUIDANCE

- CAPTCHA challenge launches Word

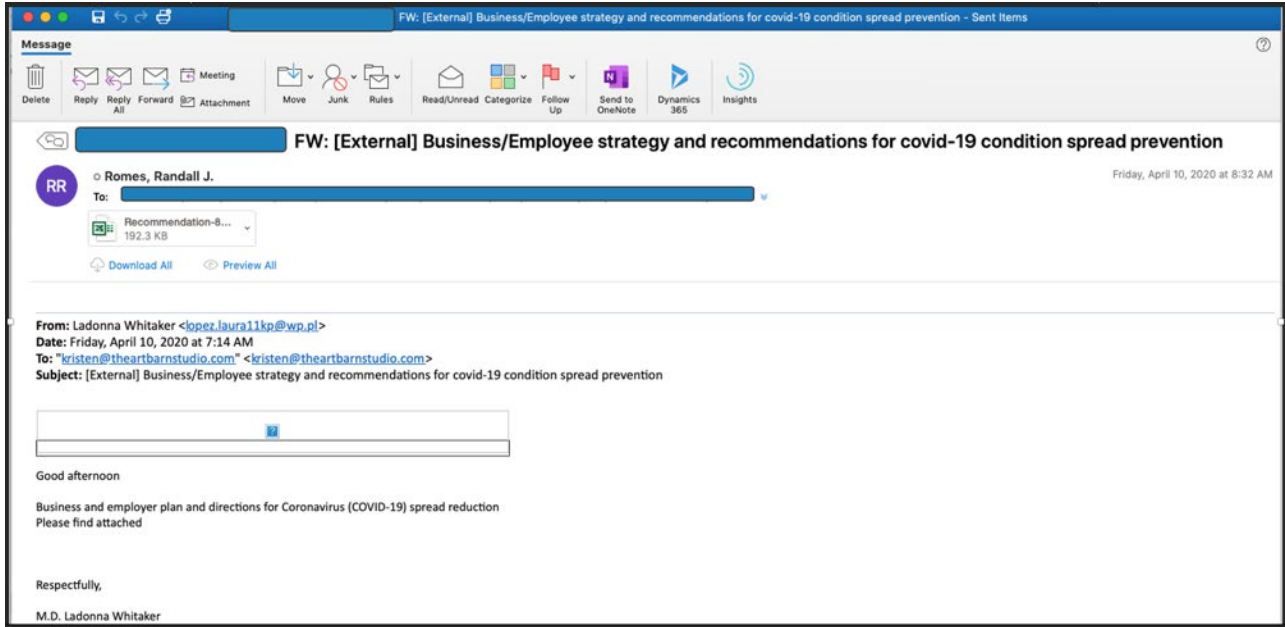


Never Enable Editing/Enable Content

- The document contained macros that, if enabled, would then download ZLoader version “1.1.21.0.”



COVID Related Phishing



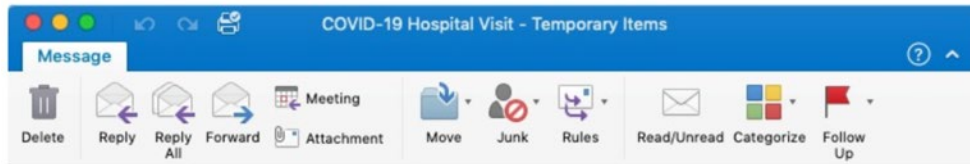
- Other COVID Scams (BankInfoSecurity . Com):
- **Enhanced Zeus Sphinx Trojan Used in COVID-19 Schemes**

https://www.bankinfosecurity.com/enhanced-zeus-sphinx-trojan-used-in-covid-19-schemes-a-14267?rf=2020-05-13_ENEWS_SUB_BIS_Slot1_ART14267&mkt_tok=eyJpIjoiWlRiNE1HRmIOMiF4TWpRNCIsInQlOiJlOThtTGZpOFIsaGNla2hVNHNOVmxMdlpwWnFRmIiOmlWlqMnduUjVNLck9mYlZyRXTMkc3YmZzdTRwbHFsZSkpO2thwYmFneE15QTU1Ym5ClOR1WFRlYVVPWISWkxRykg3Zjdlc3dkV2FmNUhacEszakVMUjg5VONydwFwUjCjgA



Example COVID-19 email - April

- Email contains password-protected Excel sheets (Figure 12). The sheet utilized Excel 4.0 macros to download and execute the ZLoader version “1.1.22.0.”



COVID-19 Hospital Visit

KS

Monday, April 6, 2020 at 4:36 PM

[Show Details](#)

 COVID 19 Requisitio...
165.5 KB

 [Download All](#)

 [Preview All](#)

This is an anonymous email, asked to be sent to you to inform you about the possibility of coming in to contact with a family member/colleague/neighbor who has contracted the COVID19 Virus in your office/area.

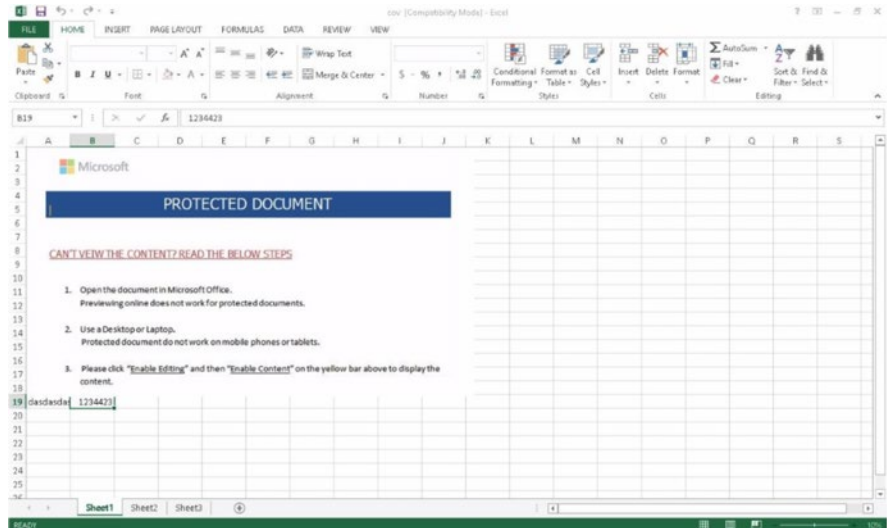
A test at your nearest hospital will be done free of charge provided you bring the printed out form we attached to this email, more information and your details are attached on how to proceed.

File password is 1234

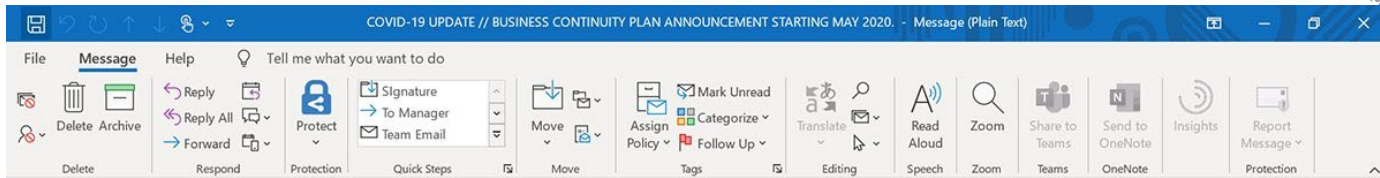


Macro Enabled

- The spreadsheet contained macros that, if enabled, would then download ZLoader



COVID Related Phishing



COVID-19 UPDATE // BUSINESS CONTINUITY PLAN ANNOUNCEMENT STARTING MAY 2020.

CF CENTER FOR DISEASE CONTROL & MANAGEMENT <[redacted]>
To [redacted] undisclosed-recipients:

Reply Reply All Forward
Wed 5/6/2020 6:47 AM

We removed extra line breaks from this message.

BUSINESS TRANSACTION NOTICE ON COVID-19 DOCUMENT_pdf.arj
1 MB

Dear Partners,

A MUST READ!!!

Find in the attached everything you need to know about the business continuity plan and management of the deadly Wuhan Coronavirus and as published by the World Health Organisation (WHO).

Endeavour to read through so as to keep you safe from the COVID-19 virus.

A HEALTHY YOU BREEDS A HEALTHY SOCIETY.

Regards,

CENTER FOR DISEASE CONTROL



COVID “Opportunities”

A template spoofing the IRS website, which contains multiple pages, displays a fake offer of financial aid as part of a COVID-19 relief program, according to Proofpoint. The site urges victims to click "continue," which then takes them to a form asking for sensitive personal information, including Social Security numbers, full names, dates of birth and postal codes.

The screenshot shows a dark blue header with the IRS logo on the left and an 'Exit' link on the right. Below the header is a white rounded rectangle containing the following text and form fields:

Get My Payment

If you need additional help, please visit our [Frequently Asked Questions](#) page.

All fields marked with an * (asterisk) are required.

Social Security Number (SSN) *

Date of Birth *
MMDDYYYY

Full Name *

ZIP or Postal Code * (Required, except for countries without ZIP or postal codes)

Fake IRS website template (Source: Proofpoint)



COVID “Opportunities”


The screenshot shows an Outlook window titled "FW: SBA Grant Application Status - Message (HTML)". The interface includes a ribbon with "File", "Message", "Acrobat", and "Attachments" tabs. The "Message" tab is active, showing options like "Ignore", "Delete", "Reply", "Forward", and "Meeting". The email content is as follows:

Mon 4/6/2020 7:55 PM
FW: SBA Grant Application Status

To: [Redacted]

SBA_Disaster_Application_Confirmation_Documents_COV_Relief_doc.img
1 MB

Bing Maps
To: [Redacted]
Subject: SBA Grant Application Status

 U.S. Small Business Administration

Application Submission Confirmation

Your application is complete, and will be automatically submitted once all supporting documents are received. Please endeavour to complete the small business disaster assistance grant and fax or email completed form before 25th March, 2020.

Please sign attached completed Request for Transcript of Tax Return (IRS Form 4506-T) and upload on the SBA website.

Vouchers to be used at testing centres is also attached. Note that vouchers are non-transferable.

U.S. Small Business Administration 409 3rd St, SW, Washington DC 20416

At the bottom of the email, there are four broken image placeholders and a circular icon.



COVID “Opportunities”

The screenshot shows an email interface with the following content and annotations:

- Subject:** FW: SBA Grant Application Status
- Attachment:** SBA_Disaster_Application_Confirmation_Documents_COV_Relief_doc.png (1 MB)
- Text:**
 - SBA U.S. Small Business Administration** (Logo)
 - Application Submission Confirmation**
 - Your application is complete, and will be automatically submitted once all supporting documents are received.
 - Please endeavour to complete the small business disaster assistance grant and fax or email completed form before 25th March, 2020.
 - Please sign attached completed Request for Transcript of Tax Return (IRS Form 4506-T) and upload on the SBA website.
 - Vouchers to be used at testing centres is also attached. Note that vouchers are non-transferable.
 - U.S. Small Business Administration 409 3rd St, SW, Washington DC 20416

Annotations:

- Not common American-English verbiage and spelling:** Points to the word "endeavour" in the second paragraph.
- Attached “documents” aren’t there, and the one document is actually an image:** Points to the attachment name.
- Dates don’t align:** Points to the date "25th March, 2020" and the date in the header "Mon 4/6/2020 7:55 PM".
- Poor address formatting:** Points to the address "U.S. Small Business Administration 409 3rd St, SW, Washington DC 20416".

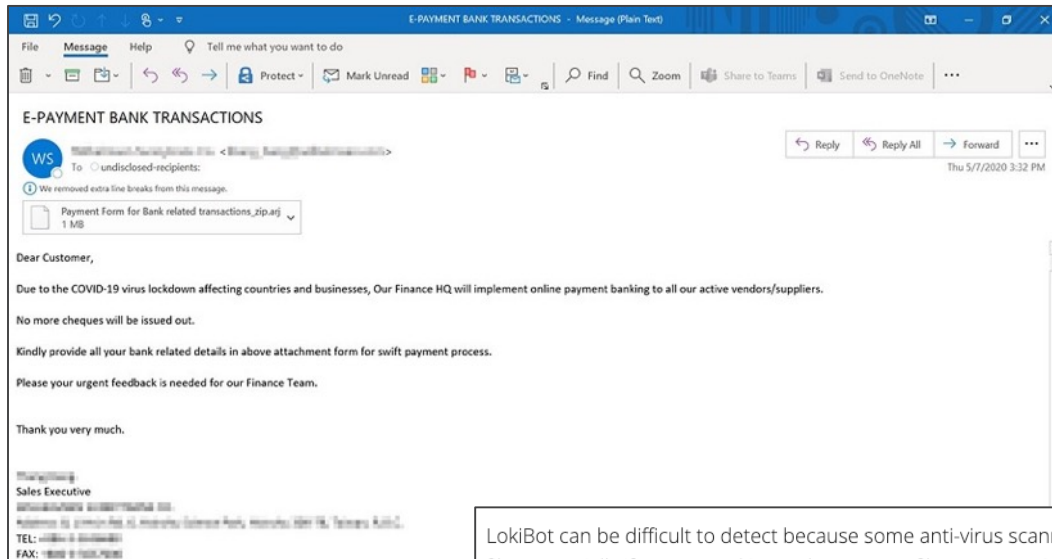


COVID “Opportunities”

Latest Phishing Emails

Microsoft Security Intelligence first discovered the new phishing tactics in messages dated May 6 and May 7.

The phishing campaigns use ARJ files - a compression format for creating very efficient zipped files. Each file contains a malicious Microsoft Excel file. If it's opened, the LokiBot payload is injected in the Windows' dynamic link library.



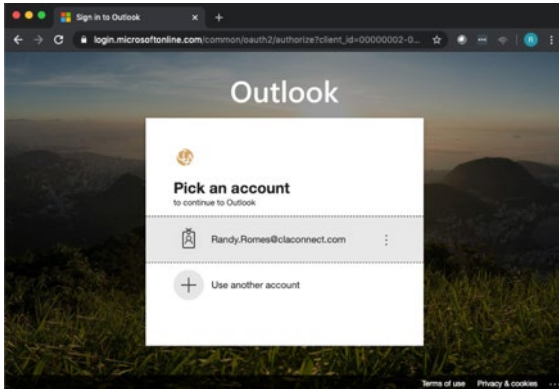
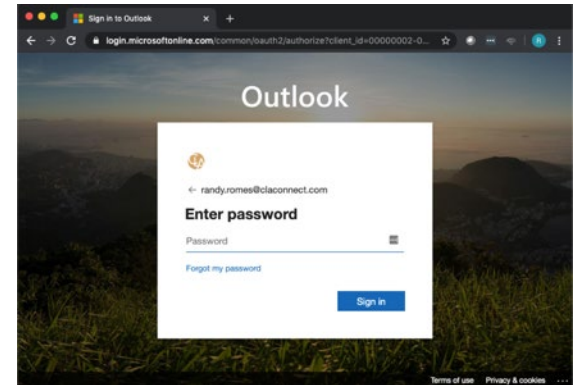
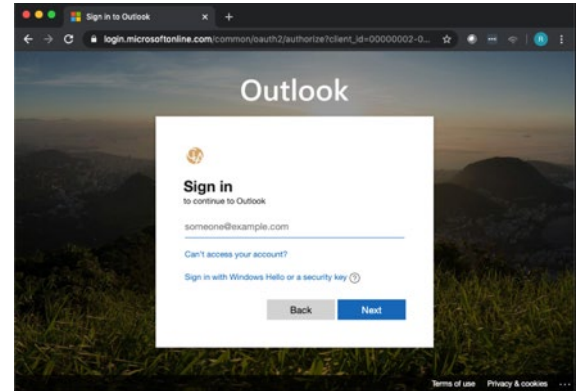
LokiBot can be difficult to detect because some anti-virus scanners will skip checking ARJ files, especially if a password is used to encrypt files, Tanmay Ganacharya, the director of security research at Microsoft Threat Protection, told [BleepingComputer](#).



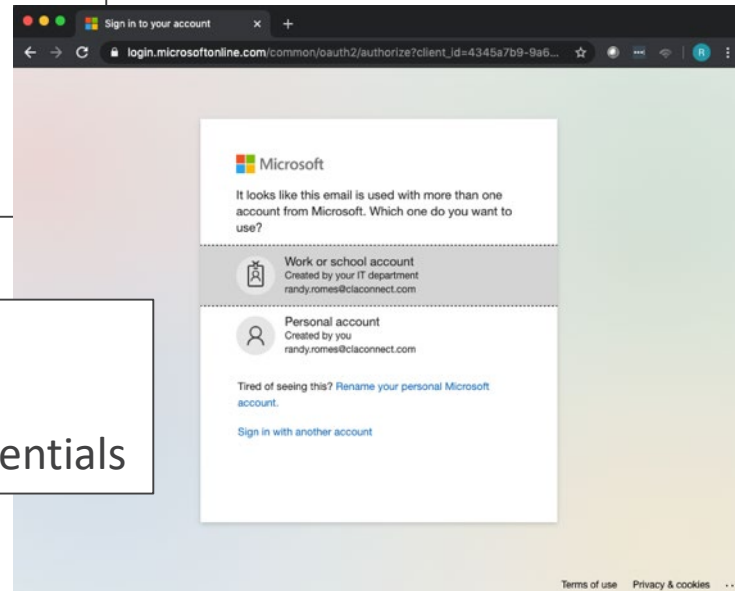
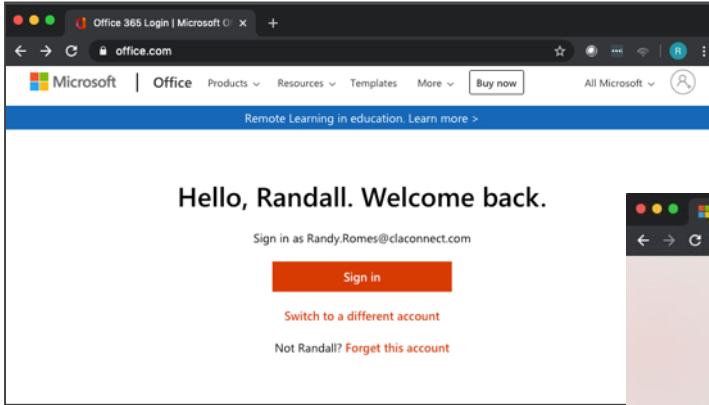
COVID “Opportunities”

Attacks on Outlook Web Access

- Password guessing attacks
- Phishing that harvests credentials



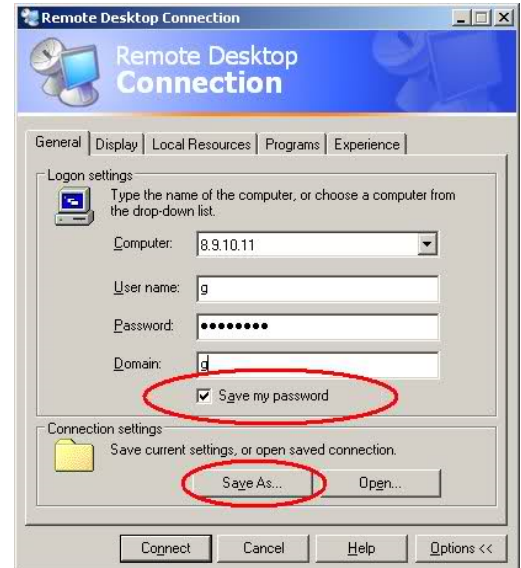
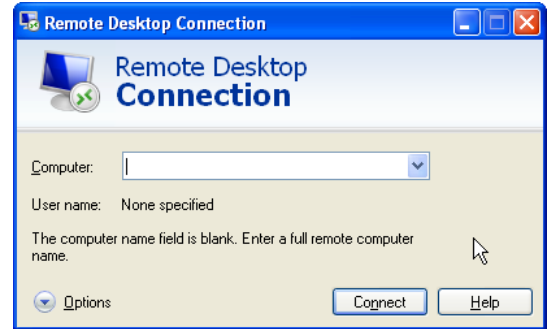
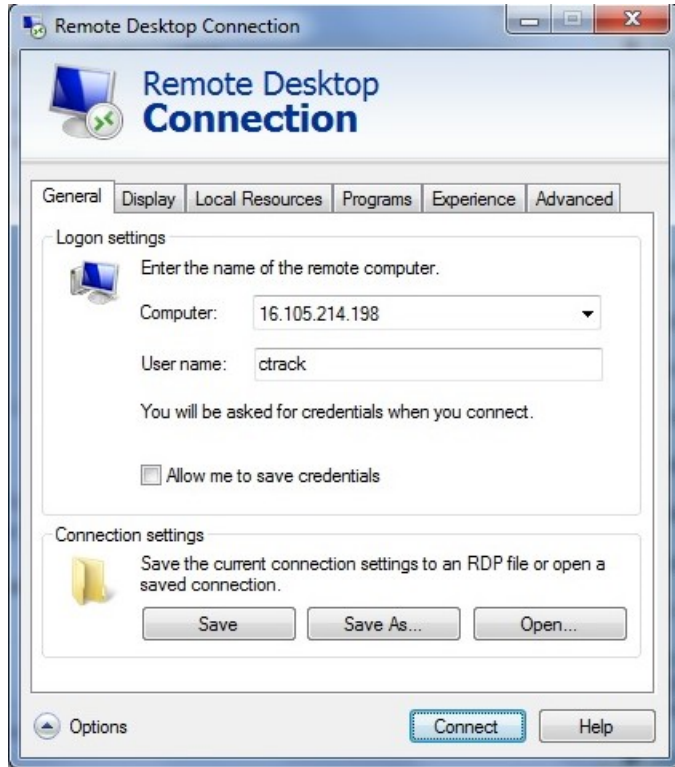
COVID “Opportunities”



Attacks on Office365

- Password guessing attacks
- Phishing that harvests credentials

COVID “Opportunities”



What's Next?

- Security firm Check Point Software discovered nearly 20,000 newly registered domains over the past month are using either COVID-19 or coronavirus as part of their name
- Of these websites, 17% were considered suspicious or malicious, according to the company's report
- Tune your email filters
 - SPF and DMARC
 - “DNS Scoring”





The Boy Scouts Motto:

“Be Prepared”

Remote Access - How Did Your BCP Fare?

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A Whole New World

We have very quickly gone from “15% remote work force” to instances of “greater than 80% remote work force”.

- What are the “best ways to do this?”
- What kind of remote access is acceptable and/or secure?
- What (new) risks do we need to take into consideration?



Remote Solution Considerations

Accessibility

- Licensing, Open Source, Server Setup

Usability

- Portal, Tunneling, Direct Application

Security

- Encryption, Multi-Factor Authentication, AD integration



A Wide Variety of Remote Access

1. VPN

- Traditional clients
- SSL gateways

2. Remote Desktops

- In-house applications

3. Application Portals

- In-house applications
- Third party systems

➤ Multi-factor authentication (MFA)



Applications

1. Citrix



2. Office 365

- Use multi-factor authentication. This is the best mitigation technique to protect against credential theft for O365 administrators and users.
- Protect Global Admins from compromise and use the principle of “Least Privilege.”
- Enable unified audit logging in the Security and Compliance Center.
- Enable Alerting capabilities.
- Integrate with organizational SIEM solutions.
- Disable legacy email protocols, if not required, or limit their use to specific users.

<https://www.us-cert.gov/ncas/alerts/aa20-120a>

➤ Multi-factor Authentication (MFA)



Planning Remote Access

Who is permitted to connect remotely?

What are they permitted to access?

When are they permitted remote connectivity?

Where are they allowed to connect from?

How are they permitted to connect?



Securing Your Remote Workforce

Organization Connectivity

- Ensure the connection is secure (i.e. disallow use of public Wi-Fi)
- Restrict remote access to only those needed timeframes (business hours or current network time restrictions)
- MFA required on any type of access
- Monitoring capability for remote access communications as well as the ability to disable quickly if an issue arises
- Capability to log remote access communications (including date, time, user, user location, duration, and activity), analyze logs in a timely manner, updated IDS and firewall alerts, and follow up on anomalies.
- Strong encryption on all communications (no SSL or TLS prior to 1.2)





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Security of Devices and Home Networks

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Securing Your Remote Workforce

Organization-owned Devices

- Company owned devices should be encrypted if they can contain sensitive data
- Application whitelisting on company-owned devices
- Ensure support/functionality for all other in-office security/technology like patch management including antivirus/antimalware updates, vulnerability scanning, event logging/collection, etc



Securing Your Remote Workforce

Employee-owned Devices

- Anti-malware protection (company provided or use device posture assessment)
- Enforce OS, application, utility & library patching (company provided or use device posture assessment) e.g. Mac OS, MS Office, Adobe Reader, Java Runtime.
- Mobile device management or posture-checking access gateway
- Some assurance that all other devices connecting to the network (i.e. personal devices) meet security and configuration requirements
- Employee owned devices should be restricted from storing company data
- Employee owned devices should be encrypted to protect sensitive information regarding access to the company network



Home Networks and Remote workforce

- Monitoring, Data Loss Prevention, and Alerting
 - ◇ Your “internal network” may now have end points in your employees basement/bedroom/home office
 - ◇ Where possible you need visibility...
- Help desk/service desk challenges with remote work force
- What else is “out there”





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Operational Continuity in a Remote / Virtual Mode

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Collaboration Software



1. Enterprise

2. Free



- They all do largely the same/similar things
- They all have pros and cons
- They all have software vulnerabilities

➤ Example...



Zoom Collaboration Software

Three main issues:

1. “Zoombombing”
2. Hacking exploitable vulnerabilities
3. Questions about encryption

```
Zoom Meeting Marital08 -- A Hacker tool from network23
--Source to SecMC, etc., Light, & TIC--

OS Check: Linux
OS Proxy: Anonymous

Warning: Joining a Zoom Meeting you are not invited to is not nice.
Press [Enter] if you agree to be nice: (CTRL-C to quit)

[+] 1983: - Meeting has not started
[+] 1344: - Meeting has not started
[+] 2059: - Open Meeting Found

Time: Apr 1, 2020 02:30 PM Central Time (US and Canada)
Topic: April 1 Redo
Company:
User-Id: [REDACTED] is inviting you to a scheduled Zoom meeting.

Found 3 valid meetings.. (Success Rate: 9%)

[+] [REDACTED]: Open Meeting Found
Time: This is a recurring meeting Meet anytime
Topic: Zoom Voice Training By SE 4 2/5 - 2/22
Company:
User-Id: [REDACTED] is inviting you to a Zoom meeting.

Found 4 valid meetings.. (Success Rate: 100%)
```



Zoom Collaboration Software

2. Hacking exploitable vulnerabilities

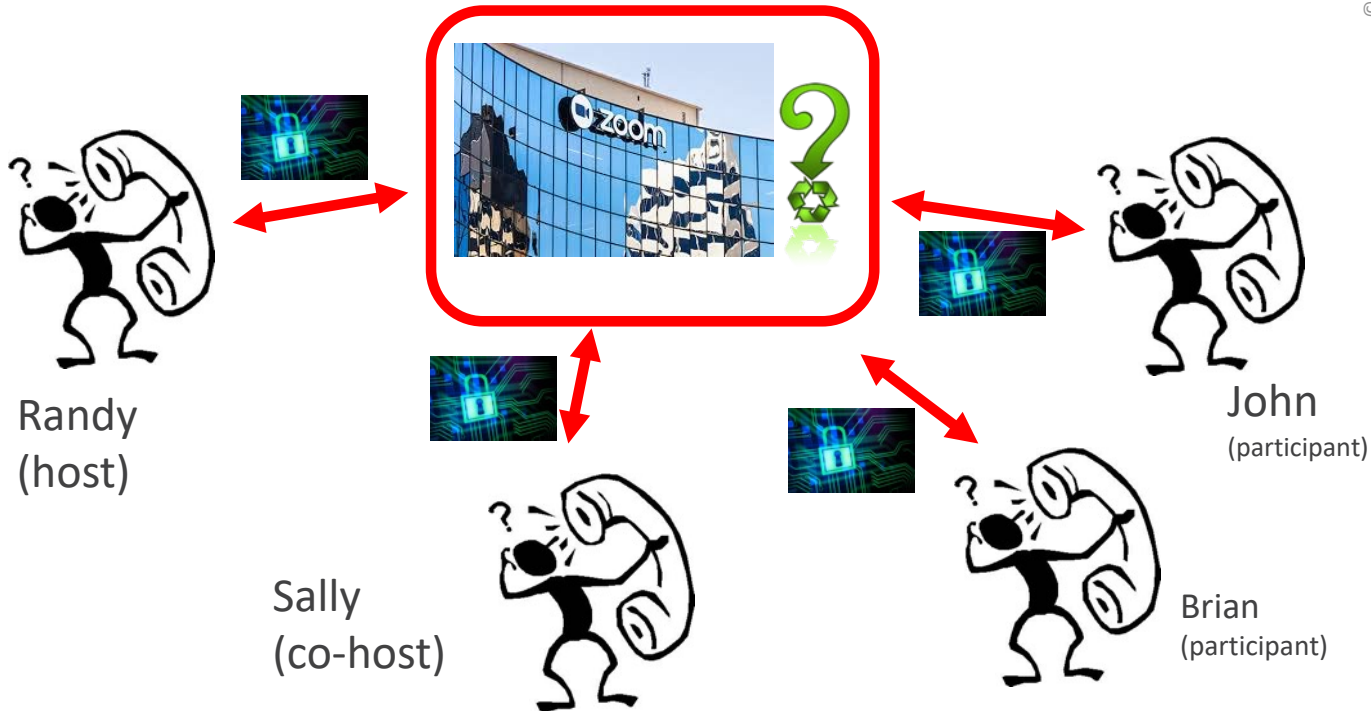
- “Local exploits” allow privilege escalation
 - This means they must already be on/in control of PC
- ie. the PC has already been hacked

```
[+] Generic Options:
Responder NIC           [eth0]
Responder IP           [redacted]
Challenge set          [random]
Don't Respond To Names [ISATAP']

[!] Error starting TCP server on port 80, check permissions or other servers running.
[!] Error starting SSL server on port 443, check permissions or other servers running.
[+] Listening for events...
[SMB] NTLMv2 Client    : [redacted]
[SMB] NTLMv2 Username : Mac OS X 10.0.2.15
[SMB] NTLMv2 Hash      : GUEST::Mac OS X 10.0.2.15:3bad7f:54298f09371da
14d1cc65fb6e04f4b00000000000000020000000000000000
[SMB] NTLMv2 Client    : [redacted]
[SMB] NTLMv2 Username : Mac OS X 10.0.2.15
[SMB] NTLMv2 Hash      : [redacted]3bad7f:54298f09371da
```

Zoom Collaboration Software

3. Questions about encryption?



Zoom Collaboration Software

Secure use of Zoom

1. Don't use personal meeting ID
2. Password protect the meeting(s)
3. Don't post meeting ID or PW on social media
4. Host/co-host allows participants in
5. Keep your software up to date

<https://support.zoom.us/hc/en-us/articles/360033331271-Account-Setting-Update-Password-Default-for-Meeting-and-Webinar>





The Boy Scouts Motto:

“Be Prepared”

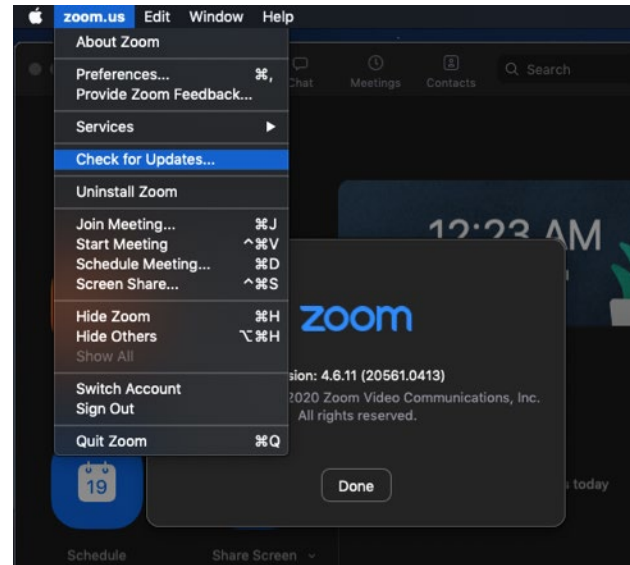
Basic Cyber Hygiene

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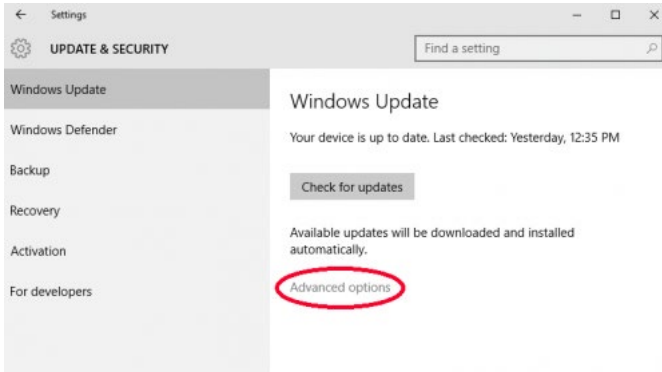
Personal Cybersecurity Hygiene

1. Turn on Automatic Updates
2. Manually update your software if necessary
3. Use up to date Antivirus software
4. Choose/use good passwords
5. Email and browsing awareness

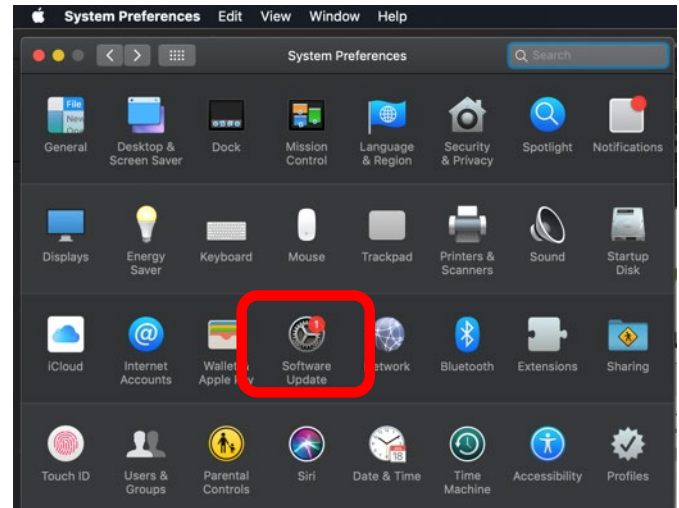


Where to find Automatic Updates

1. Windows 10



2. Mac OS



Choosing and Remembering Passwords

- Multi-factor authentication on external systems
- **Pass Phrases – Loooooong natural language**

Password19 <----- **Unforgiveable!**

Summer19 <----- **Terrible**

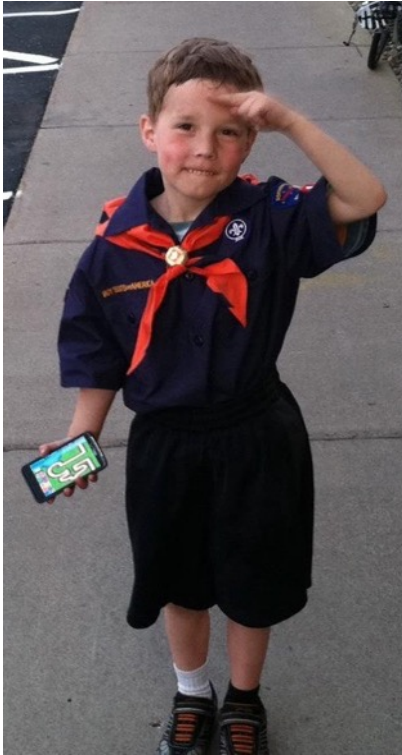
*N*78fm/1* <----- **Painful**

Wallet Painting lamp <-- **GOOD**

The Badgers win virtual ESPN bracket! <-- **BEST**

- Password managers (LastPass, 1Password...)





Questions?





Thank you!

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