

BART R. MCDONOUGH

CYBER SMART



Five habits to protect your
family, money, and identity
from cyber criminals

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I dedicate this book to my mother, Kaye “Gigi” McDonough. My intelligent, thoughtful, caring, and beautiful mother—your unconditional love and encouragement coupled with your unwavering demand of excellence propelled me forward in my life and career. THANK YOU, Momma!

About the Author

Bart R. McDonough is CEO and founder of Agio, a hybrid managed IT and cybersecurity services provider specializing in the financial services, healthcare, and payments industries. Bart has deep institutional knowledge of the investment world, with more than 20 years of experience working in cybersecurity, business development, and IT management within the hedge fund industry. His core strengths are assessing, defining, advocating, and driving the adoption of risk management strategies, controls, and models, which enable organizations to advance cybersecurity resiliency while successfully complying with evolving regulatory requirements and behavioral transformations.

Harnessing his expertise in alternative investments, Bart and his team of more than 240 employees have developed cybersecurity and managed IT tools tailored to protect financial businesses' most precious assets: money and reputation. Just one example of Agio's industry-changing work included finding and repairing a Bloomberg Professional Services setting that could have compromised more than 300,000 subscribers. As CEO, Bart has grown Agio's roster of clients to exceed 300, spanning hedge funds, private equity firms, asset managers, investment banks, and healthcare providers.

Bart is a board member of several cybersecurity companies. Prior to founding Agio, he worked at SAC Capital Advisors, BlueStone Capital Partners, OptiMark Technologies, Sanford Bernstein, and American Express. Bart attended the University of Oklahoma and received his undergraduate degree from the University of Connecticut. He is married to the two-time Emmy Award-winning television producer Cheryl McDonough, and he has three incredible children: Russell, Ava, and Kya.

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Contents at a Glance

Foreword	xxiii
Introduction	xxv
I Setting the Stage	1
1 Overview of Cyber Risks	3
2 Attackers	11
3 Attack Targets and Goals	23
4 Attack Methods	31
5 Attack Chain	65
6 Attack Vectors	71
7 Brilliance in the Basics	83
8 Mistakes	91
9 Incident Response	95
II Specific Recommendations	105
10 Protecting Your Identity	107
11 Protecting Your Children	125
12 Protecting Your Money	137
13 Protecting Your Email	151

14	Protecting Your Files	159
15	Protecting Your Social Media	169
16	Protecting Your Website Access and Passwords	179
17	Protecting Your Computer	193
18	Protecting Your Mobile Devices	203
19	Protecting Your Home Wi-Fi	217
20	Protecting Your IoT Devices	225
21	Protecting Your Information When Traveling	237
	Index	251

Contents

Foreword	xxiii
Introduction	xxv
I Setting the Stage	1
1 Overview of Cyber Risks	3
Real Estate Wire Transfer Fraud Prevention Steps	5
If You're a Victim of Wire Transfer Fraud	6
Cyber-Risk Statistics	6
Breaches, Cyberattacks, and Hacks—Oh My!	8
Notes	9
2 Attackers	11
The Adversary	13
Nation-State Attackers	14
Criminal Organizations	16
Terrorist Organizations	17
Bad Actors Who Got Caught	17
Notes	21
3 Attack Targets and Goals	23
How Attackers Get Your Money	24
What Attackers Do with Your Money	24
How Attackers Get Your Credentials	25
What Attackers Do with Your Credentials	25
How Attackers Get Your PII	26
What Attackers Do with Your PII	26

- How Attackers Get Your Computing Resources. 27
- What Attackers Do with Your Computing Resources. 27
- Notes 29

- 4 Attack Methods. 31**
 - Social Engineering 32
 - Phishing 33
 - Phishing Attacks. 33
 - Email Phishing 34
 - Spear Phishing 35
 - Whaling. 37
 - Email Compromise. 38
 - Clone Phishing. 39
 - Voice Phishing 40
 - SMS Phishing. 41
 - Pretexting. 42
 - Malware 43
 - Cryptomining Malware and Cryptojacking 43
 - Cryptomining 43
 - Cryptojacking 44
 - Ransomware 45
 - Spyware. 46
 - Scareware 47
 - Adware 47
 - Trojans. 48
 - Wi-Fi Network Hacking 49
 - Scams. 50
 - Fake Technical Support. 51
 - Government Agency Impersonation. 52
 - The Grandparent Scam 53
 - Virtual Kidnapping Extortion 53
 - Unpaid Utility Bill Scams. 54
 - Online Dating Scams 54
 - Job Scams. 56

Charity Scams	58
Robocalling Scams	58
Notes	61
5 Attack Chain	65
Attack Chain Phases	67
Links in the Attack Chain	68
Notes	70
6 Attack Vectors	71
Email	72
Texting	73
Phone Calls	75
Websites	76
Software	78
USB Key	78
Wi-Fi	79
Notes	81
7 Brilliance in the Basics	83
Brilliance 1: Update Your Devices	84
Brilliance 2: Enable Two-Factor Authentication	85
Brilliance 3: Use a Password Manager	86
Brilliance 4: Install and Update Antivirus Software	87
Brilliance 5: Back Up Your Data	89
Notes	90
8 Mistakes	91
Being the Source of a Data Breach	92
Mixing Work and Personal Information	93
Notes	94
9 Incident Response	95
Falling for a Phishing Attack	96
Getting Infected with Malware	98

Getting Infected with Ransomware 100
Email Compromise 102

II Specific Recommendations 105

10 Protecting Your Identity 107
 Methods of Identity Theft 108
 How to Check Whether Your PII Is Exposed 110
 Identity Monitoring Services 111
 Recommendations: Protecting Your Credit Identity 112
 Other Types of Identity Theft 114
 Medical Identity Theft 114
 Recommendations: Protecting Your Medical Identity 117
 Military Personnel Identity Theft 118
 Recommendations: Protecting Your Identity While in the Military 118
 Senior Citizen Identity Theft 119
 Recommendations: Protecting the Identities of Senior Citizens 120
 Notes 122

11 Protecting Your Children 125
 The Growing Problem of Child Identity Theft 127
 Recommendations: Protecting Your Child’s Identity 128
 Protecting Your Child on the Computer 129
 Smart Toy Risks 131
 Recommendations: Protecting Smart Toys 133
 Recommendations: Protecting Your Children Online 135
 Notes 136

12 Protecting Your Money 137
 Home Buyer Wire Transfer Fraud 138
 Home Equity Wire Transfer Fraud 139
 IRS Impersonation Fraud 140
 Credit Card Fraud 141

Gift Card Fraud	143
Card Skimmer Fraud	144
Scams Targeting the Unbanked and Underbanked	145
Recommendations: Protecting Your Money	146
Notes	149
13 Protecting Your Email	151
Yahoo Data Breach	152
The Value of a Hacked Email Account	153
The Challenge of Email Privacy	154
Recommendations: Protecting Your Email	155
Notes	158
14 Protecting Your Files	159
Threats to Your Files	160
Threats to Your Files <i>Not</i> Caused by Bad Actors	161
Threats to Your Files Caused by Bad Actors	161
Cloud Storage vs. Local Storage	161
Your Cloud File Storage Responsibilities	162
Your Local File Storage Responsibilities	162
Finding the Right Cloud Provider	163
Cloud Storage Doesn't Equal File Backups	163
Risks of Using Only an External Hard Drive	164
Effective File Management	164
Recommendations: Protecting Your Files	165
Notes	168
15 Protecting Your Social Media	169
Why Bad Actors Love Social Media	171
Twitter: A Bad Actor's Paradise	172
How Third Parties Mine Your Social Media Data	173
Recommendations: Protecting Your Social Media	176
Notes	178

16	Protecting Your Website Access and Passwords	179
	Password Hashing Slows Down Bad Actors.	180
	Password Reuse Fuels Credential Stuffing	181
	The Great Password Problem	182
	Effective Password Management	184
	Password Creation Formula	185
	Password Creation Mistakes	186
	Recommendations: Protecting Your Website Access and Passwords.	187
	Notes	191
17	Protecting Your Computer	193
	The Rising Threat of Cryptojacking: The Illegal Form of Cryptomining.	195
	Cryptomining Using Web Visitors' CPU Resources	196
	Donating CPU Resources for Good	198
	Recommendations: Protecting Your Computer	198
	Notes	201
18	Protecting Your Mobile Devices	203
	Protect Against Mobile Port-Out Scams	206
	Mobile Malware	208
	iPhone vs. Android Security	209
	Device Loss and Theft.	210
	Recommendations: Protecting Your Mobile Devices	211
	Notes	215
19	Protecting Your Home Wi-Fi	217
	Threats Against Your Home Wi-Fi Network.	219
	Recommendations: Protecting Your Home Wi-Fi.	221
	Notes	224

20	Protecting Your IoT Devices	225
	Threats Against IoT Devices	227
	IoT Privacy Issues	229
	Smart Homes	230
	Recommendations: Protecting Your IoT Devices	234
	Notes	236
21	Protecting Your Information When Traveling	237
	Public Wi-Fi Dangers	239
	General Travel Dangers	241
	Recommendations: Protecting Your Information When Traveling (General)	243
	Nation-State Travel Dangers	245
	Recommendations: Protecting Your Information When Traveling Abroad	246
	Notes	249
	Index	251

Foreword

Statement of Purpose

Cybersecurity is one of the most important, and most disregarded, aspects of our daily responsibilities. Technology has overtaken our lives—the pervasiveness of the Internet has affected how we do almost everything—from communicating to banking. Drawing on his extensive work with hedge funds, private equity firms, celebrities, hospitals, and more, Bart McDonough accurately and thoroughly describes the cybersecurity threat landscape—the who, what, when, where, why, and how—and then helps readers understand how to perform proper “use, care, and feeding” of accounts and devices to avoid exposure in many areas of daily life. Just as people must tend themselves to maintain their health, so too should they practice proper “cyber hygiene” with websites, software, and devices to protect themselves and their families in a world of cyber threats.

As an expert in the cybersecurity field, McDonough has traveled around the world speaking at conferences for the FBI, Goldman Sachs, JP Morgan, Morgan Stanley, Citibank, Credit Suisse, Jefferies, Bank of America, and others, where he addresses crucial cybersecurity recommendations for businesses. However, the most common question he receives from the attendees at these conferences is “How can I protect myself at home, on a personal level, away from the office?” Addressing this very question in this book, McDonough combines his extensive industry knowledge with real-world examples of cyberattacks and how to prevent them as well as how to recover from them.

The idea of identity theft and other forms of cyberattacks can be daunting to the average person in today’s society; however, it does not have to be that way. With the proper knowledge, outlined as the five “Brilliance in the Basics” habits in this book, everyone can learn better practices to help prevent bad actors from taking advantage of their money, personal information, and devices. Moreover, the more people who protect themselves, the better off everyone is. While there are several books out there that address the topic of cybersecurity, the majority of these focus on security for businesses and corporations. Few are intended to teach individuals in the general public how properly to protect their money, identities, personal information, devices, networks, and online experiences.

Cyber Smart focuses exclusively on this audience. Written in plain English and using everyday relatable examples, McDonough helps readers easily understand how they can personally update their approaches to Internet and device safety, and he does this through a positive, proactive style. While other comparable titles focus on fear-based conditioning, *Cyber Smart* focuses instead on maintaining the idea that while these technological advances have risks, there is no reason not to take advantage of them as long as you do it with open eyes and an awareness of how to keep your information safe.

Introduction

As technology advances and we adopt new cloud-based services, wearables, fitness trackers, smart home appliances, and cars, we need to balance our rapid consumption of technology with vital knowledge of how safely to use, maintain, and protect these Internet-connected products.

Protecting our identities from the onslaught of endless cyber scams and hackers has become an exhausting effort. It can feel like we need a technical degree to defend ourselves and our families from cybersecurity attacks and ensure we're secure in our day-to-day personal and professional lives. Since we don't hear these cyberattacks knocking at our door or receive real-time evidence of our sensitive information circulating the underbelly of the Web, it's hard to grasp how vulnerable we are at any given moment. In this book you learn how to find your exposed information on the Internet—and discover you've been breached—it can feel like there's nothing you can do to protect your and your family's leaked Social Security numbers, passwords, and more. I am here to tell you there is hope. In this book, you'll learn to practice the essential cybersecurity habits to protect your family from bad actors.

Technology advancement brings opportunities, but it also creates risk, making it necessary to teach ourselves proper “use, care, and feeding” of our devices. If we don't, we risk significant exposure in many areas of our life. Similar to caring for ourselves, we must practice proper “cyber hygiene” with websites, software, and devices.

We know we spend a ton of time online, but we may not realize how our heavy Internet usage can increase our risk of falling victim to cyber-criminals. It's as easy as visiting a website with infected ads that harvest our computer's CPU power, so bad actors can “mine” highly profitable Bitcoin cryptocurrency, typing credit card numbers into legitimate-looking, spoofed websites, or accidentally downloading ransomware from a linked “Funny Cat Video” our “friend” sent us. We devote a lot of time and energy to these online interactions. If we neglect the “use, care, and feeding” of technology and our presence in cyberspace, we risk letting bad actors run rampant—infecting and sabotaging our cyber comforts, wiping out years of family photos and personal files to ransomware demands in the thousands of dollars, or repeatedly using and abusing our identity.

If we lived in a “bad” neighborhood with a high level of crime, we would take the necessary precautions to protect ourselves, our family, and our belongings. We are mindful of our surroundings—we lock our doors, install extra locks, don’t carry loads of cash on us, and so forth. However, when we are in a good neighborhood with low crime, we tend to be more relaxed around our physical safety precautions.

When it comes to our cyber lives—we all live in a bad neighborhood. And we all need to practice essential cyberhygiene precautions, or else we play a risky game of cyber roulette to see how much we think we can get away with before the neighborhood bad actors succeed in their cyberattacks against us. Then it’s game over—or, at the least, we experience a lot of unnecessary frustration, embarrassment, expense, and cleanup.

This is not said to scare you—it is to help prepare you to have the right mind-set when you are online. My primary goal is to share real stories of people like you—victims of common cyberattacks—and then provide specific recommendations you can use to protect yourself against cyberattacks and scams. The secret to practicing cybersecurity is what I call “Brilliance in the Basics”—five crucial cybersecurity habits that I recommend you perform regularly.

Brilliance in the Basics habits

- 1. Update Your Devices**
- 2. Enable Two-Factor Authentication**
- 3. Use a Password Manager**
- 4. Install and Update Antivirus**
- 5. Back Up Your Data**

Performing these five basic, recurring cyberhygiene principles will work to prevent cyberattacks and serve as a cure for prevalent cybersecurity issues. I will show you how to manage your Internet presence safely, as well as your technology usage, so you can continue to enjoy the pleasures and opportunities that come with the cyberspace you love. You’ll discover more about the “Brilliance in the Basics” cyberhygiene habits in Chapter 7.

Debunking Cybersecurity Myths ---

I will also address and dispel popular cybersecurity myths throughout the book. Recognize any of these?

Hacking Myths

- “Why bother doing anything? If a hacker wants to get me, they will. I mean huge companies and the U.S. government get hacked. I can’t do anything to protect myself—it’s a lost cause.”
- “Bad actors aren’t interested in my data. I’m not a celebrity or public figure. I don’t have anything of value to them.”
- “Websites wouldn’t steal my computer’s CPU power to ‘mine’ cryptocurrency, like Bitcoin, just by visiting them.”
- “The applications in the Apple App Store or Google Play store are safe. I can’t download ‘bank account–stealing’ malware from a simple crossword puzzle app, can I?”
- “I’m not worried about ransomware. Law enforcement will catch the adversary and get my files back, right?”

File Storage and the Cloud Myths

- “I don’t store my information in the cloud because it’s not safe.”
- “I store my files in the cloud already, using Apple iCloud and Google Drive. They back up my files, right?”
- “I perform backups to an external hard drive that’s always plugged into my computer. My files are protected.”

Password Management Myths

- “Remembering and keeping up with fancy passwords is too difficult. There’s no way I can do it for every site I use.”
- “Two-factor authentication takes too long. As long as I have a strong, unique password for each account, I am secure.”
- “Cloud-based password managers aren’t secure.”

Web Browsing Myths

- “Websites with the lock symbol in the URL are safe to use.”
- “Public Wi-Fi is secure if it requires a password.”

Email Account Myths

- “It’s not necessary for me to create a separate email just for banking if I have a strong password for my bank account, even if I use the same password for my email account too.”
- “I don’t have anything of interest to the adversary in my email account. Good luck reading all my boring emails.”
- “Email providers like Google or Yahoo aren’t making money from my email conversation with my spouse.”

Identity Theft Myths

- “Credit monitoring and fraud alerts will protect me from identity theft. I don’t need to activate a security freeze.”
- “My child doesn’t have a credit history. Their identity won’t get stolen, and their credit score won’t be damaged.”
- “I don’t shred sensitive documents when I throw them out. No one would sift through my garbage to steal my identity.”
- “I connect with anyone who sends me a friend request on LinkedIn. We’re all professionals here, not scammers.”
- “I trust my doctor’s office with my Social Security number when they request it. They need it for vital reasons, right?”
- “I can’t be denied critical medication at a hospital just because someone stole my identity and tampered with my medical files, can I?”
- “I trust retailers and gas stations to protect their card swipe, or dip, machines from skimmers that steal card numbers.”

By learning the facts, you can set the record straight and safeguard yourself and your family. Cyber awareness will be like second nature.

In fact, let’s dive in and dispel one myth right now.

Myth “Why bother doing anything? If a hacker wants to get me, they will. I mean huge companies and the U.S. government get hacked. I can’t do anything to protect myself—it’s a lost cause.”

Fact You can safeguard yourself from the vast majority of threats. It takes only a few steps, which I list in the ensuing chapters. By learning to protect yourself, you will take a “bite” out of cybercrime. You’ll emerge a newfound “Brilliance in the Basics” expert and be ready to share your learned cybersecurity hygiene basics with others.