

COVID-19 SMALL BUSINESS RELIEF

WEBINAR - WORKING FROM HOME: ADVANTAGES/PITFALLS





Pikes Peak Small Business Development Center

FREE CONSULTING | PRACTICAL TRAINING | BUSINESS RESOURCES

Teller County Sponsors:



SBDC Corporate Sponsors:



Funded in part through a cooperative agreement with the U.S. Small Business Administration



Debbie Miller IOM, ACE

President, Woodland Park Chamber of Commerce





Reanna Werner
MBA, SPHR, SHRM-SCP
Owner, HR Branches



Dr. Shawn Murray
President/CEO at Murray Security Services

Working From Home: Advantages/

Pitfalls

Reanna Werner, MBA, SPHR, SHRM-SCP



Who The Heck Are You?

REANNA WERNER

- I have an MBA, SPHR, and SHRM-SCP... proving that I am really good at taking tests.
- I get excited when I get to help small businesses.
- Chief Problem Solver at HR Branches.



What we'll discuss

TOPIC OUTLINE

WF

Advantages

Many businesses are experiencing tremendous benefits of WFH...

H

WF

Pitfalls

But there are a few drawbacks...

H

WF

Considerations

Know what you need to know to cover your bases.

H



Adaptability is about the powerful difference between adapting to cope and adapting to win.

— MAX MCKEOWN



WF

H Advantages

Luck? I don't know anything about luck. I've never banked on it and I'm afraid of people who do. Luck to me is something else: Hard work - and realizing what is opportunity and what isn't.

- Lucille Ball

Advantages



- REDUCED OPERATIONAL COSTS
- INCREASED OPPORTUNITY TO ATTRACT AND RETAIN TALENT
- GREATER DIVERSITY & INCLUSION OPPORTUNITIES
- REDUCED CARBON FOOTPRINT



WE

H Pitfalls

You should never view your challenges as a disadvantage.
Instead, it's important for you to understand that your
experience facing and overcoming adversity is actually one of
your biggest advantages.

- Michelle Obama



A top-down photograph of a person sitting at a desk. The person is wearing a bright green t-shirt and blue jeans. Their hands are on a white laptop keyboard. To the right of the keyboard is a white cup of dark coffee. Further right is a plate with several golden-brown pastries, possibly croissants or scones. The background is a bright orange, shaggy rug. The image is partially obscured by a green bar at the top and an orange bar at the bottom.

Pitfalls

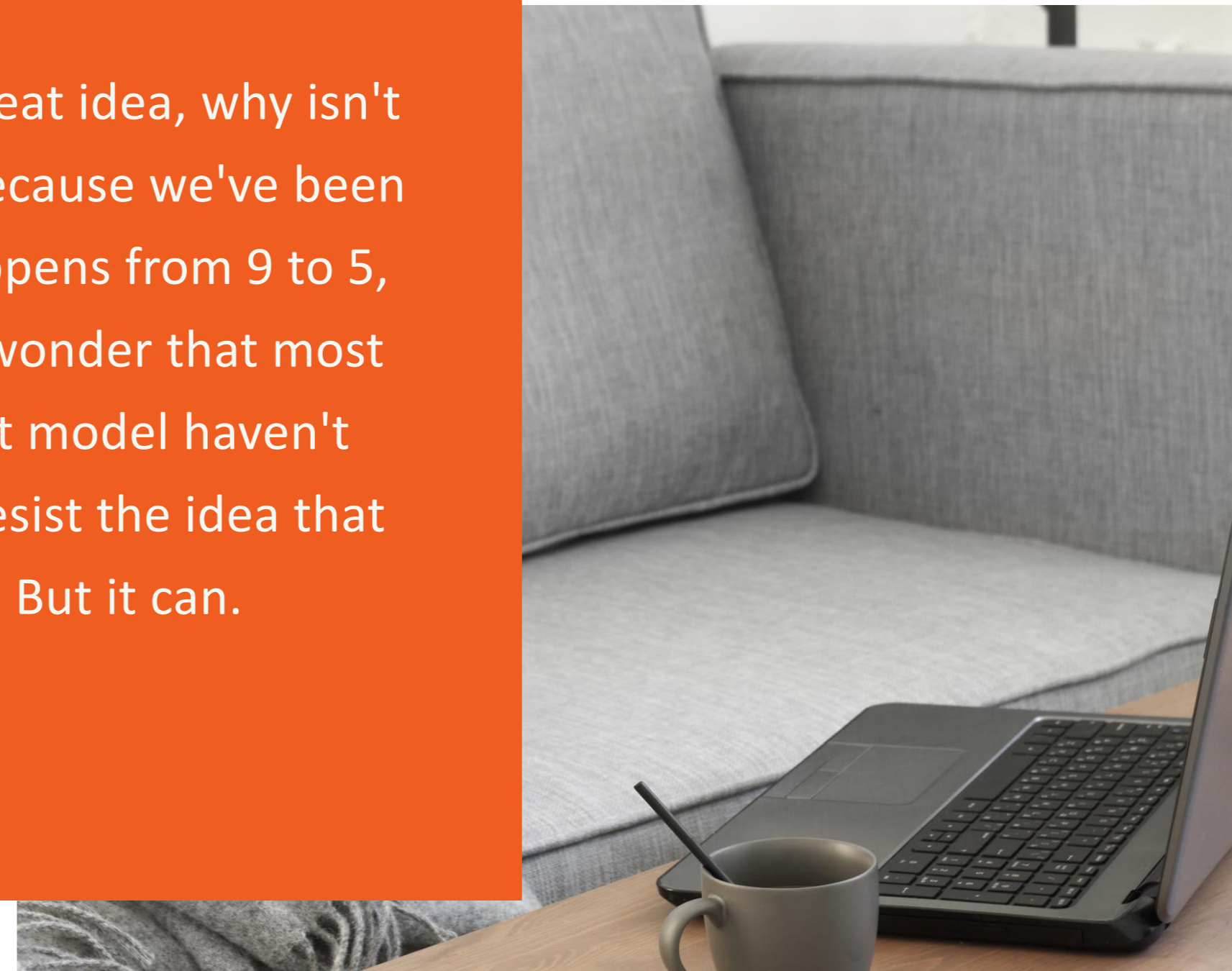
- REDUCED CONTROLS
- CULTURE SHIFTS
- COMMUNICATION SNAFUS
- PERFORMANCE & PRODUCTIVITY

WF

H Considerations

If working remotely is such a great idea, why isn't everyone doing it? I think it's because we've been bred on the idea that work happens from 9 to 5, in offices and cubicles. It's no wonder that most who are employed inside that model haven't considered other options, or resist the idea that it could be any different. But it can.

- Jason Fried





Considerations

- HAVE A PLAN: USE THE COVID DIAL AS YOUR GUIDE
- NOTHING REPLACES THE PERSONAL TOUCH
- HAVE A POLICY
- SAFETY FIRST!!!





Working From Home: **Cyber** - Advantages/Pitfalls

Dr. Shawn P. Murray, C|CISO, CISSP, CRISC

Pikes Peak SBDC in partnership with Woodland Park Chamber of Commerce



December 8, 2020

Workshop Overview/Today's Agenda

Topics include...

- Cyber Basics
- Scams and how to avoid them
- Privacy
- Remote working during a pandemic
- Analyze what you are doing
- Business Continuity
- Questions



Cyber Security Basics

Many businesses are not sure how to address cyber security requirements for their business as they work remotely.

- 80% of most business processes are automated!
- Asset inventory – *Know what you have and where it is located*
- Identify critical processes
- Identify sensitive information or data and protect it
 - Antivirus
 - Patches & software updates
 - Backups
- Understand the laws and regulations in your industry
- Perform an assessment

Scams!

- Many businesses have been introduced to scams over the past several months and some are very effective!
 - Online Credit Card Skimmers
 - COVID PPE Scams
 - Loan Scams
 - Misinformation scams
 - Shopping scams
 - Porch pirates



Scams!

- Credit Card Skimmers -

Researchers find credit card 'skimmers' inside social media buttons

This isn't the old-style physical skimmer



Online Credit Card Skimmers



- Researchers at cybersecurity firm Sansec have discovered a novel technique that inserts payment skimmers onto checkout pages.
- This isn't the old-style physical skimmer attached by criminals to, for example, gas pump credit card readers but code that lurks on retailer checkout pages. *It is also referred to as e-skimming or a Magecart attack.*
- Those buttons could include Facebook, Twitter, Linkedin, or any number of well-known social media sites.
- “These malicious icons lurk on checkout pages of hacked stores, and log keystrokes of unsuspecting online shoppers. *When you enter your credit card numbers, these icons will send your data to an offshore (often foreign) server for later collection,*” Spanjerberg said.



Home » Tips & Advice » Business Center » Business Blog » Seven Coronavirus scams targeting your business

Seven Coronavirus scams targeting your business

By: Lesley Fair | Mar 25, 2020 1:33PM

1. PUBLIC HEALTH SCAMS
2. GOVERNMENT CHECK SCAMS
3. BUSINESS EMAIL SCAMS
4. I.T. SCAMS
5. SUPPLY SCAMS
6. ROBOCALL SCAMS
7. DATA SCAMS



Reply Reply All Forward



Fri 7/31/2020 8:50 AM

Credit Review <jordan.roberts@linegartoks.casa>

Stay At Home and Check Your Scores

To info@murraysecurityservices.com

If there are problems with how this message is displayed, click here to view it in a web browser.



For: info@murraysecurityservices.com

Date: July 31, 2020

Due to Equifax's latest security breach, your July TransUnion, Equifax, and Experian scores may have changed.

Your Scores are available now at no charge.

[View Your Score](#)



To opt-out from the above sponsor, [visit here](#)

[Unsubscribe Here](#)

Plot No D205, Krishi Bazaar, Mumbai, Maharashtra, 400705

Email Scams!

Reply Reply All Forward



Mon 8/3/2020 3:16 PM

Aleksandr <info@s3.ryw3.ru>

Предложение

To info@murraysecurityservices.com

 Предложение.docx
19 KB

 Offer.docx
17 KB

 Предложение - контекстная реклама.docx
18 KB

 Offer - contextual advertising.docx
16 KB



Здравствуйте. У меня есть предложения для владельца сайта.

Передайте пожалуйста мои предложения и контакты руководству, которые указаны в прикрепленных файлах.

Hello. I have suggestions for the site owner.

Please pass on my suggestions and contacts to the management, which are indicated in the attached files.

Email Scams!

Tue 5/26/2020 6:31 AM

Files_shawn.murray <shawn.murray@murraysecurityservices.com>

Account team shared the folder "Current employees payroll" with you.

To shawn.murray@murraysecurityservices.com

If there are problems with how this message is displayed, click here to view it in a web browser.

Here's the folder that account team shared with you.



This link will work for anyone.



Current employee payroll Work **Files**

Open



Microsoft OneDrive

Sender will be notified when you open this link for the first time.

Microsoft respects your privacy. To learn more, please read our [Privacy Statement](#)
. Microsoft Corporation, One Microsoft Way, Redmond, WA 98052

Email Scams!

Reply Reply All Forward



Tue 5/26/2020 6:31 AM

Files_shawn.murray <shawn.murray@murraysecurityservices.com>

Account team shared the folder "Current employees payroll" with you.

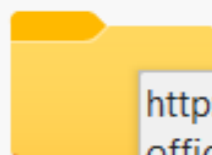
To shawn.murray@murraysecurityservices.com

If there are problems with how this message is displayed, click here to view it in a web browser.

Here's the folder that account team shared with you.



This link will work for anyone.



<http://glengerard.com/homecomings/officehub/#shawn.murray@murraysecurityservices.com>
Click or tap to follow link.

Open

payroll Work Files



Microsoft OneDrive

Sender will be notified when you open this link for the first time.

Microsoft respects your privacy. To learn more, please read our [Privacy Statement](#)
Microsoft Corporation, One Microsoft Way, Redmond, WA 98052

Email Scams!



Federal Bureau of Investigation Internet Crime Complaint Center(IC3)



Federal Bureau of Investigation
Internet Crime Complaint Center(IC3)

Home File a Complaint Press Room News About IC3

Filing a Complaint with the IC3

The IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. We can best process your complaint if we receive accurate and complete information from you. Therefore, we request you provide the following information when filing a complaint:

- Victim's name, address, telephone, and email
- Financial transaction information (e.g., account information, transaction date and amount, who received the money)
- Subject's name, address, telephone, email, website, and IP address
- Specific details on how you were victimized
- Email header(s)
- Any other relevant information you believe is necessary to support your complaint

[File a Complaint](#)

Welcome to the IC3

Covid

Site Navigation

- Alert Archive
- FAQs
- Disclaimer
- Privacy Notice
- Internet Crime Prevention Tips
- Internet Crime Schemes

Annual Report

2019 Internet Crime Report
2019 IC3 Annual Report

Flyer/Poster

- IC3 Brochure
- IC3 Fraud Alert
- Ransomware Brochure

Contact the FBI's IC3 to file a
complaint:

<https://www.ic3.gov/default.aspx>



U.S. DEPARTMENT OF THE TREASURY

[ABOUT TREASURY](#)

[SECRETARY MNUCHIN](#)

[POLICY ISSUES](#)

[DATA](#)

[SERVICES](#)

[NEWS](#)

 [SEARCH](#)

[For small businesses seeking direct relief from COVID-19, CLICK HERE to learn more about Paycheck Protection Loans.](#)

[HOME](#) > [SERVICES](#) > [REPORT FRAUD WASTE AND ABUSE](#) > [COVID-19 SCAMS](#)

SERVICES

Report Fraud Waste and Abuse

COVID-19 Scams

[Report Scam Attempts](#)

[Report Fraud or Misconduct
Related to Government Contracts
or Grants](#)

COVID-19 Scams

If you receive calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information, or an advance fee, or charge of any kind, including the purchase of gift cards, please do not respond. These are scams. Please contact the FBI at www.ic3.gov so that the scammers can be tracked and stopped.

Fraud involving payment of **Federal taxes** should be reported to the Treasury Inspector General for Tax Administration.

<https://home.treasury.gov/services/report-fraud-waste-and-abuse/covid-19-scams>





COVID-19 Consumer Warnings and Safety Tips

As the novel coronavirus (COVID-19) pandemic continues to impact the United States, phone scammers have seized the opportunity to prey on consumers.

The FCC has received reports of scam and hoax text message campaigns and scam robocalls offering free home testing kits, promoting bogus cures, [selling health insurance](#), and preying on virus-related fears.

A text message scam may falsely advertise a cure or an offer to be tested for coronavirus. Do not click on links in texts related to the virus, and check [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) for the most current information.

Some text scams are impersonating government agencies. The FCC recently learned of a text scam claiming to be from the "FCC Financial Care Center" and offering \$30,000 in COVID-19 relief. There is no FCC program to provide relief funds to consumers. The text is likely a [phishing](#) attempt to get banking or other personal information from victims. The [BBB is also warning](#) of a text message scam impersonating the U.S. Department of Health and Human Services informs recipients that they must take a "mandatory online COVID-19 test" using the included link.

<https://www.fcc.gov/covid-scams>

Home Consumer

COVID 19 Consumer Warnings and Safety Tips

Sample Hoax Text

From my next door neighbor

Just received this...from good friend of mine who works for the CDC

Please be advised, within 48 to 72 hours the president will evoke what is called the Stafford Act. Just got off the phone with some of my military friends up in DC who just got out of a two hour briefing. The president will order a two week mandatory quarantine for the nation. Stock up on whatever you guys need to make sure you have a two week supply of everything. Please forward to your network.

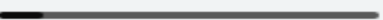


Coronavirus Scam Audio Samples

Test Kit Phone Scam

▶ 0:06 / 0:15   

Audio transcript: ...[The Coronavirus] Response Act has made coronavirus testing more accessible immediately. If you want to receive a free testing kit delivered overnight to your home, press 1. If you do not want your free testing, press 2. (Audio source: YouMail)

Student Loan Callback Scam

▶ 0:03 / 0:36   

Audio transcript: Hello this is Brad ... with an important message regarding the effects of the coronavirus outbreak on your student loans. As you may have already heard, President Trump invoked his power as commander-in-chief by declaring a national emergency due to the widespread impact of COVID-19. New measures will include waiving interest on your federal student loans until further notice. During this time our offices have continued to maintain full staffing levels and will continue to do so until further notice. For more information on how these new measures will impact your future payment obligations, call us back today at 855-264-XXXX before 6:00 PM Pacific Standard Time. Thanks, and have a great day (Audio source: Nomorobo)

Did you know that Colorado has one of the most stringent cyber security and privacy laws in the United States?

- It applies to all businesses (in or out of Colorado) that target Colorado citizens as clients or customers.
- It does not matter the size of your business!
- If you process, transmit or store privacy information on a CO citizen, the law applies and you have to protect their information.
- The law redefines PII as any public information combined with a unique identifier like:
 - Your Social Security Number,
 - Your EDPI number,
 - Your Student ID number or
 - Your driver's license number.

Why should you care?

- Many businesses are using collaboration platforms to conduct business remotely. Some platforms include links to other things outside of their platform that may not be known.
- Examples include:
 - MS Teams
 - Zoom
 - GoToMeeting
 - WebEx
 - Facebook Live
 - Skype
 - Other less know platforms

Why should you care?

- The key take away if you use remote computing technology:
 - ○ **SECURE THE TECH!**
 - All technology has settings for security and registration, be sure to configure it!
 - ○ Understand where the tech is communicating to.
 - ○ Understand what the tech is doing with yours and your customer's data.
 - ○ This should include analytics software to track what users are doing.

Hackers are selling two serious Zoom zero-day vulnerabilities for \$500,000



By [Mark Wyciślik-Wilson](#)

Published 23 hours ago

Both the Windows and macOS versions of Zoom have critical, unpatched security vulnerabilities that could be exploited by hackers to target users and spy on calls and meetings.

Security experts say -- despite not having seen the actual code for the exploits -- that the Windows version of Zoom is affected by an RCE (Remote Code Execution) described as being "perfect for industrial espionage". The zero-days have been offered for sale for \$500,000.

See also:

1. [Hundreds of thousands of stolen Zoom accounts for sale on hacker forums for next to nothing](#)
2. [Zoom will soon let some users choose which countries their data is routed through](#)
3. [Zoom is taking steps to improve privacy and security, and to prevent Zoombombing](#)

As reported by Vice's [Motherboard](#), three separate sources have confirmed that the vulnerabilities are available to buy in hacking circles, and have been offered to these individual directly. News of the zero-days comes just days after it was [reported that hacker forums are being used to offer Zoom user credentials for sale at incredibly low prices.](#)

Zoom apologises for major security vulnerabilities, promises fixes

By [Mike Moore](#) 14 days ago

Questions raised around Zoom security and safety



Many businesses are allowing employees to use personal computers to perform work remotely.

- While this may provide convenience for the employer, it also introduces risk!
 - How is your business information protected?
 - What is the sensitivity of the data?
 - How is the information, files, folders data backed up?
 - What is the security posture of the employees' computers or home networks?

Many businesses have moved to remote storage for saving and sharing files.

- Examples include:
 - Dropbox
 - Google Drive
 - MS One Drive
 - Apple storage (for computers and mobile devices)
 - Other solutions as well.
- The key take away if you use remote computing technology:
 - **SECURE THE TECH! (Yes, this is a repeat!)**
 - All technology has settings for security and registration, be sure to configure it!
 - Consider the sensitivity of your information or data.

Business Continuity Considerations

- While many have adapted to the “New Norm” of working remotely, the initial focus was on getting everyone set up to do so. One of the questions you should ask now is how resilient is your business?
 - Ask your self these questions and develop a plan to address areas where you think you may have risk:
 - What information or data does my business produce that is considered critical?
 - Where is it processed, transmitted or stored?
 - How is it protected? (IE: encrypted, backed up etc.)
 - Who has access to it? (internally and externally)
 - **TRAIN, TRAIN, TRAIN! (employees, vendors, consultants etc.)**

What can you do as a small business?

- Categorize and classify your information/data
 - Develop an information and data classification scheme
- Categorize and classify your systems
 - Align the scheme above to the systems you use to process transmit & store sensitive data
- Perform an inventory
 - See what laws apply to your business processes
- Develop a plan
 - Determine what applies to your organization
- Talk to an SBDC Consultant
 - Make an appointment to get assistance!

Questions?



Pikes Peak Small Business Development Center

FREE CONSULTING | PRACTICAL TRAINING | BUSINESS RESOURCES

Teller County Sponsors:



SBDC Corporate Sponsors:



Funded in part through a cooperative agreement with the U.S. Small Business Administration