Be Cyber Safe:
Protecting Yourself, Our Philanthropists, and Our Foundations in a World of Cyber Insecurity

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First: A Story

This is a time of Cyber Insecurity and Tech Disruption

Many Possibilities for Cyber Crime

- You
- Your Employees
- Your Philanthropists

Travel → Home → Foundation → $

Infected

Public WiFi

Old Home Router

Unmonitored Network

Infected: Downloaded Games and Apps

Why Cyber Insecurity?

- Lawbreaker Goals:
  - Financial Information
  - Identify Theft
  - Threats
- Lawbreaker Perspectives:
  - Individual Criminal
  - Organized Crime
  - Government

Lawbreaker Goal: Financial Information

- Examples:
  - Home Depot hack
  - Credit card skimming
  - ATM theft
- Credit card number
  - Value: approx. $100
- Everyone is a target
  - Our philanthropists are targets
  - You are a target because you have philanthropist information

Lawbreaker Goal: Identity Theft

- Examples:
  - Anthem Blue Cross hack
  - Social media hacks
- Social Security Number, name, and address
  - Open bank accounts
  - File tax returns
- Identity
  - Value: $100s to $100K
- Our philanthropists are targets
  - You are a target because you have philanthropist info
- Grandchildren are targets of identity theft

Lawbreaker Goal: Threats

- Examples:
  - Take over PCs; theft of photos and data
  - Hacking of corporate networks
  - Sony's *The Interview*
- Release of embarrassing or confidential information
  - e.g., emails; medical records, foundation and technology IP
- Threats
  - Value: $100s to $Millions
- Your wealthy and influential philanthropists are likely targets
  - You and Your Foundation are targets
- Your non-technical silver clients may receive threats (e.g., bail for grandchildren, etc.)

Lawbreaker Perspective:

Individual Criminal

Financial Info

- Least sophisticated and most likely
- Skim bank cards; bank card theft
- Send phishing emails

Identity Theft

- Watch social media postings
- Develop phishing sites
- Develop apps and games

Threats

- Unlikely unless personal motivation (e.g., disgruntled employees)

Lawbreaker Perspective:

Organized Crime

Financial Info

- Low-end, but high-volume foundation

Identity Theft

- Social-engineered theft via email, LinkedIn, and other social media
- Increasing number

Threats

- More sophisticated
- Attain healthcare and grandchildren info
- Growing likelihood for wealthy and influential philanthropists

Lawbreaker Perspective:

Government

Financial Info

- Not a focus area

Identity Theft

- By obtaining key identify information, a government can access:
  - Security info
  - Foundation IP
  - Technology IP

Threat

- Likely a target, if your philanthropist has technology IP or national security information

Foundation Response

Foundation Strategy: Improve Productivity

- Strategic goal: Improve productivity
  - Prevent cyber insecurity
  - Be resilient from cyber intrusions and business disruptions, including acquisitions
  - Improve technology adoption
  - …..Focus on clients

Foundation Response: People

- It's mostly about people
- Common-sense prevention for people:
  - Use unique passwords
    - Password method (i.e., Four-letter word; number/symbol combination)
  - Do not click links or open attachments in email
  - Automatic replies to known contacts only
  - Shred financial documents
  - Limit social-media apps
  - Check LinkedIn

Foundation Response: People and their Hardware

- Common-Sense Prevention for Hardware:
  - Update software
    - Plan for second Tuesday
  - Use firewalls
  - Remove viruses periodically
  - Choose your browser and set custom privacy and security settings
  - Do not plug-in portable storage devices
  - Turn off PC when not in use

Foundation Response: People and their Email

- Do not click on attachments
- Verify sender; Email identify theft

- Your email stories….

Foundation Response: IT

- Significantly limit access to IP, employee info, and philanthropist info
  - Separate servers
  - 10 – 20 – 70 guideline
- Monitor disgruntled employees and those who leaving
- Plan for backups
- Reconsider BYOD (bring your own device) hardware policies, including mobile phones
- Conduct penetration “pen” tests frequently
- Consider third-party monitoring of network

Foundation Response: IT and Legal

- Understand contracts with your:
  - IT provider
  - Cloud provider
  - Donation sites
  - Banking platform
  - Third-Party monitoring
- Monitor supply chain
- Hold contractors accountable for cyber-safe practices

Foundation Response: HR

- HR conducts and reinforces cyber training
  - Annual employee agreement?
- Monitor unhappy employees and poor supervision skills

Foundation Response: Board Discussion

- Who is responsible for cyber safety? CEO? COO? IT? HR?
- Is Cyber Security a full-board or committee responsibility?
- Does the full-board review and approve an annual security plan?
- Does management have the technology adoption competency in place?
- Does the board participate in an annual business disruption simulation?

Foundation Response: Practice

- Have the team assembled
  - Outside counsel
    - Outside counsel should have a relationship with regional FBI contact
  - Communications team
    - Communications team should include outside social media firm
  - CEO, CFO, CMO (Marketing), and board
- Practice response annually
  - Practice common scenarios
    - Lawbreakers access philanthropist information
    - Lawbreakers disrupt operations, including denial of service

You and Your Philanthropists

You and Your Philanthropists

- You
- Your Foundation
- Non-Tech Silvers
- Techie Silvers
- Grandchildren

You and Your Philanthropists

	Characteristics
You	• Use many devices and productivity tools
Your Foundation	• Use PCs, mobiles, WiFi, etc. • Slightly more secure and locked down
Non-Technical Silvers	• Use mobile and tablets • Use email • Use landline phones
Techie Silvers	• Very wired • Use many electronics and apps • Expect professional advisors to be cyber safe
Grandchildren	• Use mobile • Use social media, texting apps, and games

Productivity Tools to Manage

- Browsers
- Email
- Social Media
- Mobile Phones
- Bank Cards
- Home Router
- foundation Router
- Personal Hotspot
- Public WiFi
- Tablets
- PCs

Protecting You and Your Philanthropists

	Characteristics
You	• Personal MiFi? Yes. Public WiFi? No. • Password Manager? No. Password Method? Yes.
Your Foundation	• Turn off your computers daily • Update software frequently / monthly • Manage suppliers • Monitor network
Non-Technical Silvers	• Use iPhones and iPads • Local cyber-safe education: FTC's Pass It On
Techie Silvers	• New / updated routers
Grandchildren	• "Nothing is free" • Local cyber-safe education: OnGuardOnline.gov

Resources

Resources

Overview:

- Dept of Homeland Security: Cybersecurity
  - http://www.dhs.gov/topic/cybersecurity
- National Cyber Security Alliance
  - https://www.staysafeonline.org/

From Providers:

- https://www.apple.com/support/security/
- http://www.microsoft.com/security
- https://www.google.com/settings/security

Resources

For Your Foundation:

- US Computer Emergency Readiness Team
  - https://www.us-cert.gov/
- National Institute of Standards and Industry Cybersecurity Framework
  - http://www.nist.gov/cyberframework/index.cfm
- National Cyber Security Alliance
  - https://www.staysafeonline.org/

Resources

For Young Grandchildren and Non-Technical Silvers:

- U.S. Federal Government
  - http://www.OnGuardOnline.gov
- Federal Trade Commission Pass It On:
  - http://www.consumer.ftc.gov/features/feature-0030-pass-it-on

Appendix

Productivity Tools

- Browsers
- Email
- USB Ports
- Social Media
- Mobile Phones
- Bank Cards
- Home Router
- foundation Router
- Personal Hotspot
- Public WiFi
- Tablets
- PCs

Productivity Tool: Browsers

- Choose your browser:
  - Safari for Apple
  - IE for Microsoft
  - Foxfire as backup
  - Trusteer Rapport for banking sites
  - Do not download or use search bars (See Appendix)
- Use a different passwords for each site
  - Do not save passwords in browsers
  - Two- or three- layer authentication is good
- Set Security and Privacy Setting
  - Do not click OK on popups
    - Click on upper right square (See Appendix)
  - Non-technical silvers may need help setting up custom security and privacy settings

Productivity Tool: Email

- Do not click on links or attachments
  - Non-technical silvers may need consistent coaching
- Setup automatic reply to known contacts only
- Report phishing and junk
  - Tell friends when they have been hacked

Productivity Tool: USB Ports

- Do not use unknown USB drives
- When using most USB cords, AC/DC current and data are exchanged
  - Hence use electrical plugs
  - OR use a USB cord that only supplies electricity not data

Productivity Tool: Social Media

- Set custom security and privacy settings
  - Do not use defaults
- Do not accept invitations you don't know
  - Go to site to accept invitations; do not click links
  - Check profile is real
- When possible, setup screen names that are not your real name (e.g., I can be "joho")
- Do not list all information in profile (e.g., year of graduation; birthplace; residence address)
- Grandchildren may need additional, consistent coaching

Productivity Tool: Mobile Phones

- iPhone and Windows Phones are more secure
  - iPhones can be encrypted
  - Fingerprint on iPhone?
  - Move grandchildren to iPhones?
- Viruses can infect phones via games and apps
  - Nothing is free; on many phones, flashlight app takes a copy of your contacts
  - Apps may track keystrokes and location
- Turn off (or limit) location services
- Change settings so photos do not incorporate GPS
- Keep phone locked; if lost, be able to erase content

Productivity Tool: Bank Cards

- Use RFID shields
- Cover the keypad when entering your PIN
  - After transaction, hit multiple keys
- Do not sign your full name on POS terminals
- Use credit cards for online transactions
- Shred financial documents
- Before travelling internationally:
  - Change your PIN
  - Reset your PIN when you return home
- If phone is not infected, mobile payments may be more secure

Productivity Tool:

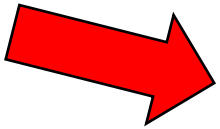
Home and Foundation Routers

- Update home router
  - May be a great gift for techie silvers
- Your foundation router and network may be a source of viruses
  - If your foundation is large, have a third-party monitor your network
- Limit access to:
  - Confidential IP
  - Employee information, and
  - Philanthropist information

Productivity Tool: Personal Hotspot

- Personal Hotspot = MiFi
- MiFi from AT&T, Sprint or Verizon
  - Landline telecoms have a history of following privacy laws
- When travelling internationally, consider bringing your own MiFi
  - Or rent MiFi from a reputable provider
- Do not use default MiFi name and passwords

Productivity Tool: Public WiFi



- Minimize use of public WiFi
  - When using public WiFi, use WiFi from historic landline telecoms
    - Landline telecoms have a history of following privacy laws
- Airport and hotel WiFi are targets for organized crime and governments
- When using “open” network at your foundation, remember information is not private
- Grandchildren may need consistent coaching about public WiFi

Productivity Tool: Tablets

- iPads are less prone to viruses
  - Closed system
    - Apps have been reviewed by Apple
  - Updates are downloaded automatically
- Download reputable games and apps
  - Games and apps may still take contact information
  - Nothing is free
- iPads may be the appropriate choice for non-technical silvers

Productivity Tool: PCs

- Update software frequently
  - Plan for second Tuesday updates
- Free firewall and updates:
  - Windows Defender or Windows Security Essentials
  - Remove viruses using Microsoft Safety Scanner periodically
- Do not plug-in portable storage devices
- Turn off computer when not in use
- When travelling internationally, consider an alternate PC
  - Remember change your passwords before leaving
- Grandchildren and non-technical silvers may need to be reminded consistently about games, browsers, and downloads

Summary Scenarios and Checklists

- Home and foundation
- Your Home
- Your Foundation
- Local (outside of Home or foundation)
- International Travel

Summary Scenario and Checklist:

Home & Foundation

- For your PC:
  - Update software; plan for second Tuesday
  - Use firewalls and update software
  - Remove viruses periodically
  - Choose your browser and set custom privacy and security settings
  - Do not plug-in portable storage devices
  - Turn off your computer when not in use
- Use unique passwords
- Do not click links or open attachments in email
- Automatic replies to known contacts only
- Shred financial documents

Summary Scenario and Checklist:

Your Home

- Update your home router
- For social media:
  - Set custom security and privacy settings
  - Accept invitations only of people you know; check profile is real
  - Do not list all information in your profile
- Move to iPhone or Windows Phone
  - Download only reputable apps & games
  - Turn off (or limit) location services
  - Turn off GPS information in photos
  - Keep phones locked

Summary Scenario and Checklist:

Your Foundation

- Your Philanthropists expect cyber-safe practices
  - Especially techie silvers
  - Significant reputational risk
  - Significant fines for disclosing PII (Personally Identifiable Information)
- Significantly limit access to IP, employee info, and philanthropist info
- Monitor disgruntled employees and those who leaving

Summary Scenario and Checklist:

Local

Outside of Home and foundation:

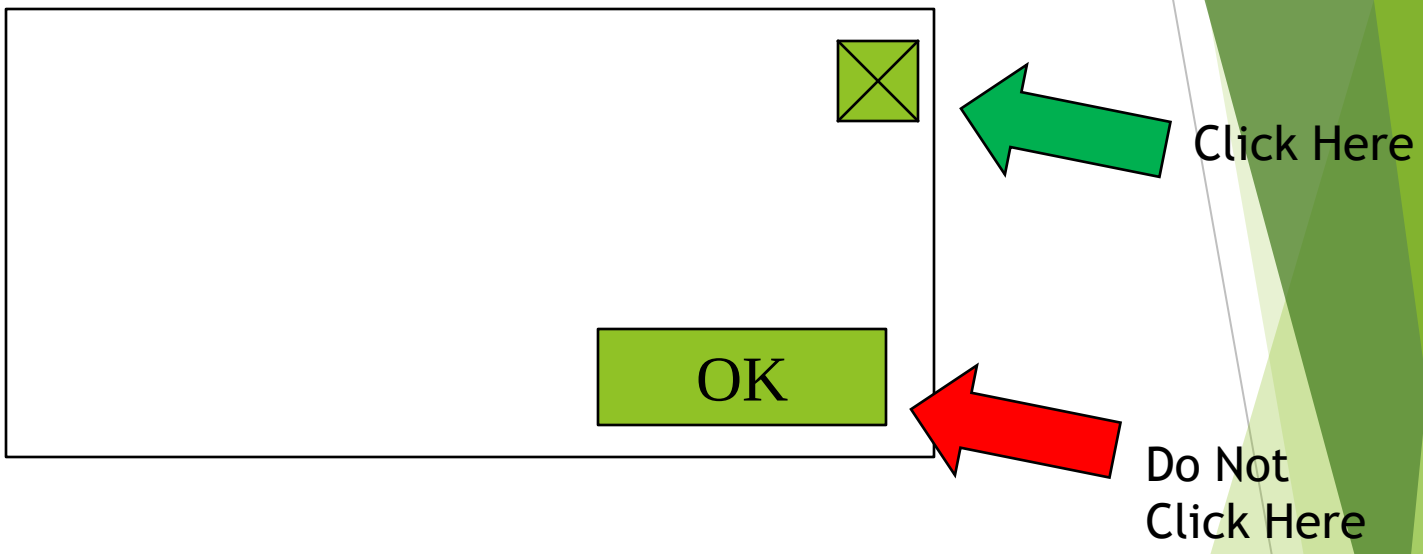
- Minimize use of public WiFi
  - Use MiFi from AT&T, Sprint or Verizon
  - Airport and hotel WiFi are targets for cyber criminals
- Do not charge via USB ports
- RFID shields for bank cards
- Do not sign your full name on POS terminals

Summary Scenario and Checklist:

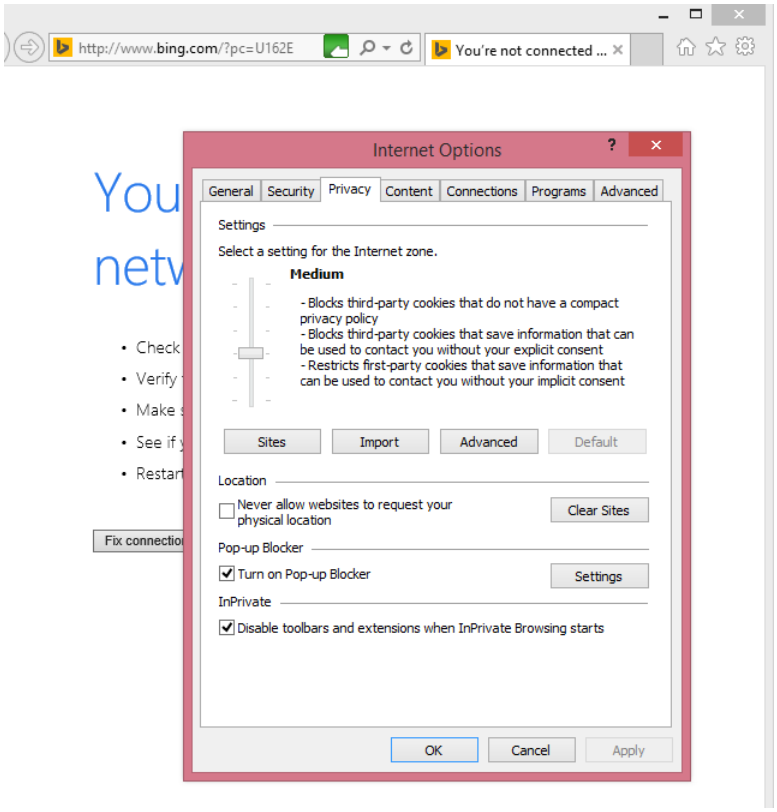
International Travel

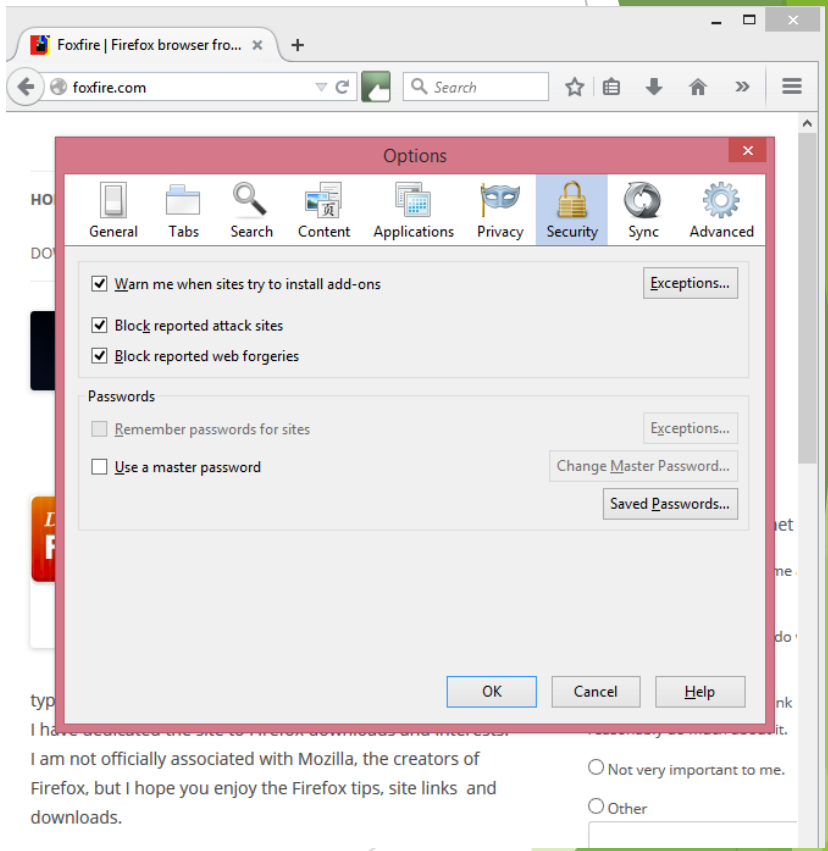
- Minimize use of public WiFi
  - Bring your own MiFi; change name and password
  - Airports and hotels are targets for cyber criminals
- Change your PINs and passwords before travelling
- Consider using alternate phones and laptops

Click on upper right of pop up boxes



Set custom security and privacy setting





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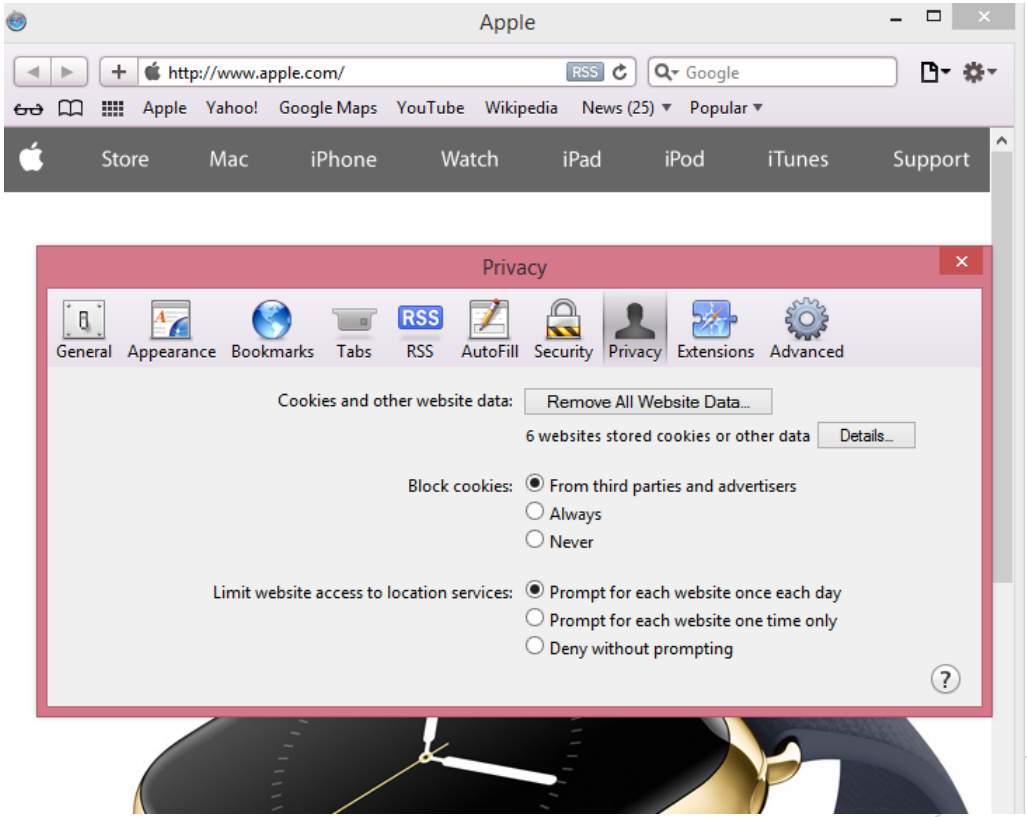

Do not download or use search bars

Contact Information

John Hotta

- johnhotta@hotmail.com's vCard:

Thank you for your time!

- To learn more, watch CSI: Cyber