

00:03

I got a call a call about a month ago a lady called me from New York and she

00:15

said you know my husband and I are ready to retire and we're ready to buy our

00:19

place in Florida and somehow some bad guy got on the internet and the money we

00:26

were sending down to purchase our dream home I ended up going to a bad guy in

00:32

another country and I said well ma'am you you got to call the FBI on that you

00:39

know it's it's beyond state boundaries and things and she said oh no no no I

00:44

understand that she said the reason I called you is I just want an opinion

00:49

what do you think the odds are of me getting my money back

00:55

boy that's kind of rough yeah I think you all know the answer to that and I

01:00

think I begged off on it and said well you have to talk to the FBI about that

01:04

but it's it's pretty sad what's going on right now and we're ripe for the picking

01:10

and we're going to show you some stuff I'm going to show you some tools I'm

01:13

going to show you some things that will help you and your business when it comes

01:18

to protecting yourself because some of the stuff is ridiculously easy when I

01:23

teach my law enforcement classes I'll describe some of the stuff that's going

01:28

on and I'll tell the detectives and the officers so well if you don't really get

01:33

a grasp on this go to youtube and there'll be a 15 year old kid explain it

01:38

to you just real well and I'm not lying that that's what's going on right now

01:43

it's really pretty pretty wild so we're going to go through some stuff show you

01:49

what's going on and show you some things to watch out for not only for your

01:53

business for yourself personally and maybe your family and friends all right

01:59

let's talk a little bit about identity theft identity theft as you can see from

02:04

the slide here is one of the biggest things for identity theft is credit card

02:08

fraud and I know that's going to affect you personally it's also going to affect

02:11

your business so when we start talking about identity theft and you

02:16

all the stuff on TV the latest source is back in 2018 from the FTC credit card

02:26

fraud is a big one okay other phone utilities employment

02:30

tax related loan or lease fraud but in the state of Illinois we're usually

02:35

about anywhere between the 1st and 15th in the state ranking which is based on

02:40

population and over the last couple years we had over 16,000 identity theft

02:46

reports and it's a much bigger than that the reason we have the reports is

02:51

because we're doing a lot to tell people about how to report it now back in the

02:59

olden days if you had an identity theft and you went to law enforcement usually

03:04

what you got was well you say somebody in Florida stole your credit card

03:09

information well did you get a hold of them boys in Florida because that

03:17

crosses them state lines that's kind of like running over your mailbox you've

03:20

got a report just yet yeah and you got shoved off to the side and it wasn't

03:25

because nobody wanted to do a job it was because you couldn't get in a squad car

03:30

and drive to Florida or Texas or Nigeria to try to catch the bad guy now however

03:38

there's been a bunch of new laws on identity theft and in case you didn't

03:43

know if you feel you're the victim of identity theft you can report it to your

03:48

local law enforcement agency which is kind of nice in a way you can get your

03:53

report you can get things started the Attorney General's got some stuff online

03:57

and you can file your reports so more and more people are getting the idea

04:02

that there is something they can do to help them identity theft when somebody

04:07

fraudulently uses your personal information your name your date of birth

04:10

your social security number how do they get it within the last week I've had

04:16

probably ten phone calls one from Social Security one from the IRS another one

04:23

because skip jury duty and these are probably familiar to all of you

04:30

that's one of the easiest ways you can get this information how many people are

04:34

on Facebook your hands how many of you dude I'm not gonna ask your hands on

04:39

this one how many of you do those surveys Oh things are a little slow

04:43

let's fill out the survey and forward it to all your friends mother's maiden name

04:49

social security number where you were born where you met your spouse what's

04:53

your dog's name and that kind of information is a

04:57

goldmine for people but we don't we don't think about it there's a lot of

05:01

stuff we don't think about even minor protection stuff how many of you seen

05:05

the travel trailers were the Johnsons from Byron Illinois and we're on

05:09

vacation see that yeah a lot of stuff is pretty easy for people to get even when

05:16

you don't talk about the cyber stuff so it's not all a computer problem here's

05:22

some of the ways people can get information about you or your business

05:26

stealing your mail how many people have signed up for the alerts from your post

05:31

office that mails coming oh my gosh the other speaker well I got the other

05:38

speaker and one other gentleman if you don't know you might want to look at it

05:43

I live in a rural area in case you couldn't tell

05:48

we just got sidewalks in not too long ago but I can tell you when the mailman

05:54

is gonna drop off stuff in my mailbox and I can tell you what it is I get an

06:00

email in the morning that has a picture of all the mail that's going to be

06:04

delivered so if it ain't there I'm on the horn

06:09

same thing with packages and it's free believe it or not through US Postal

06:15

Service and it's free you just signed up for it and you get a heads up which is

06:21

kind of nice most of us have mail just sitting somewhere all day not a good

06:25

thing so stealing mail human engineering I think I just covered that a little bit

06:29

that's basically conning you out of that information phishing we're going to go

06:33

into in depth on that is when you get an email phishing for information or trying

06:38

to get you to click on a link data breaches Equifax bless you

06:44

Equifax how many of you were affected by the data breach with Equifax probably a

06:49

lot yeah me too that's kind of a problem because no

06:55

fault of your own somebody didn't take your information and protect it like

07:02

they should have we get this a lot with police agencies also you're required to

07:08

turn over all your personal information and then oh gosh we didn't have it

07:12

protected and it's gone because you're the victim then skimming we're gonna do

07:18

some of that we're gonna show you some of that and again people here that have

07:22

gas stations any anybody okay good because I got the I got the latest stuff

07:34

that's hitting us with skimming and for gas pumps you'll be interested in

07:38

stealing passwords it's pretty simple and dumpster-diving is the old school

07:43

but it works very well so let's get into some of the stuff before I get into what

07:50

you can do as far as the emails that are coming in to you and that's carding most

07:56

of you if you have a business you're familiar with people paying with a

08:01

credit card

08:03

you've got skimmers that will skim the information off a credit card and

08:08

they're very inexpensive actually I brought a few toys to display all I need

08:20

is a laptop computer don't even need software for it

08:24

plug the laptop computer in scan your credit card through there it's going to

08:28

give me the account holder it's going to give me the full account number and it's

08:32

going to give me the expiration date on the back of it we've had a lot of cases

08:37

where bad guys have been arrested using these and as you can see on my slide

08:44

here what can you buy one of these things for top 114 bucks so it's not out

08:52

of the financial reach of anybody wanting to do this type of a fraud and

08:58

using a credit card reader the example I'll give you an ATM skimmer is pretty

09:07

cool too but let me give you the example of how this works

09:10

oil change place down in Florida and many other places but the one that I'm

09:16

more familiar with the boss didn't know what was going on it was an oil change

09:22

place and the employee three of them actually had this plugged into the USB

09:28

on their own laptop now if you have excuse me if you have employees this can

09:36

be done also and you wouldn't even know that your business is helping to do this

09:41

type of a fraud and so somebody would come in and they would pay for their oil

09:46

change and the person behind the counter would say oh okay let's see that's gonna

09:53

be \$64 oh gee I'm sorry I dropped your card when he bent over to pick up the

09:59

card he'd swipe it through this it was next to their laptop computer that's one

10:08

of the ways you can skim now take a look it's a smaller one the one on the bottom

10:13

of that slide this will do the same thing I think this will collect about

10:20

600 and this is battery-operated I got this my pocket I'm a waiter or a

10:25

waitress and as you walk in to pay for your meal you're gonna take your credit

10:30

card you're gonna give it to your waiter and on the way back to the main cash

10:36

register to pay for your meal I'm gonna pull out on my pocket swipe the card

10:42

through it put it back in my pocket and then I'll go ahead and pay for your meal

10:49

when I hands your credit card back I've already skimmed your information off of

10:54

it that's going home with me and I

10:56

and dump that later in my own computer and you walk out you usually leave me a

11:02

tip and walk away fab dumb and happy and your credit card information has been

11:09

skimmed out of it now this can anytime your credit card leaves your site these

11:14

things can be used I will pass this around in case you've never seen one of

11:18

these before because employees can be doing this or you can fall victim to

11:23

these two what do you do what's the solution to that one real quick yeah you

11:30

sound like my dad my god I'd pay cash for my stuff and that and that's a

11:39

wonderful thing I go to Florida lot and it was estimated one in five places in

11:43

Florida at a restaurant you're gonna get it skimmed and I know it probably

11:46

doesn't seem like it but I like to eat in the restaurants in southern Florida

11:53

and I don't know if I want to be walking around with \$50 bills hanging out of my

11:58

back pocket in Daytona Beach so it's a little rough the other thing is you can

12:04

walk with them into the back room after you give me a card but they don't like

12:07

that they don't like that at all well the thing that we can all do and

12:12

that is you check your credit card statement religiously your debit card

12:18

your bank card and you keep an eye on what's going on there's a lot of places

12:22

that will offer you monitoring of that situation and every once in a while I'll

12:26

get a call did you try to buy gas in Texas last week no no and the first

12:32

thing you do is you grab your wallet and say no I still got my card well it's

12:38

been skimmed and then it's been reincarnated at and keep an eye on that

12:55

for yourself your own protection just knowing that's how quickly some of this

12:59

stuff can happen so there's just a couple of examples of

13:03

how easy it is to get information on it

13:09

the easiest way of course oh I went through puberty a long time ago my voice

13:16

cracked the easiest way is to let you skim your own if I can cause you to skim

13:23

your own card then it's a lot easier for me and you'll find people will put these

13:34

skimmers on ATMs they'll put them on gas pumps they'll put them on everything and

13:41

what they want to do you they want you to go in and put your credit card

13:44

through it like this the bad guys device will skim the information off the

13:49

magnetic strip goes into the Machine gas pump ATM whatever you do your

13:56

transaction it kicks it out of the real machine through the bad guy skimmer and

14:01

you walk away you've just skimmed your own card my advice for years was hey

14:07

give it a good little tug on that before you put your card in it because in a lot

14:13

of cases it's just on there with like a putty type thing and it's easy to tell

14:18

if that's loose well I can't do that much anymore you can there's not a

14:23

problem with it

14:29

but this is a problem there's a master keys for a lot of those gas pumps

14:38

they're for sale you can purchase them over eBay and they work very well

14:44

actually now that we're good and once they're put on this goes inside the

14:56

machine so you can tug on that reader all day long not gonna be any good once

15:02

that goes inside the machine and the bad guy will park at one of the farthest

15:06

pumps so where the attendants not watching open up the machine where they

15:12

refill the paper sometimes and they'll put this Bluetooth transmitter on there

15:18

and once that's on there then they can lock that machine back up again and when

15:23

you use your card it automatically transmits it via bluetooth to the bad

15:26

guy now what's kind of sad is there a lot of times you can't tell the

15:35

difference they'll put something over the top of

15:38

the reader and here are just some shots of people putting readers on ATMs or

15:45

different places the one down there in the bottom left-hand corner was Rockford

15:49

Illinois actually and you can see the reader in his hand as he's putting it on

15:53

there I don't know if they caught him or not most of the time they don't care

15:59

they'll smile in the camera which tells me they're not from around here

16:03

and they're probably part of a gang or part of a group working because yeah

16:08

they don't even try to cover their themselves they'll sit there and smile

16:11

as they're putting it on as you'd see those are the master keys and the

16:15

Bluetooth this is kind of freaky because this was pulled out of a machine and it

16:23

was the bad guy put number 46 on it so you know there's 45 more of them out

16:28

there on the machines so you have to be very cautious

16:32

sometimes as to how this happened I'll give you a solution to this if you've

16:36

got an Android phone I think you'll even got one for her iPhones now the apps

16:41

called skimmer scanner

16:45

skimmer scanner will look for any Bluetooth transmitting with the name HC

16:50

- o-5 on it that's the default these things are a little bit of nothing you

16:54

can buy and they'll purchase one of these and they're all transmitting on HC

16:58

- 0-5 or 90% of them are now what happens is if your phone has got

17:04

bluetooth and can skim a scan it it will scan the gas pump your by and it will

17:08

tell you if it recognizes any HC o-5 in the area and if it does you don't use

17:14

that pump so it's pretty cool thing just to protect yourself

17:18

along with that you can even if you're going to commit an identity theft you're

17:23

gonna want some ID and that's pretty simple to do and I'm just going to give

17:29

you a couple things and I'll pass these around also I told you what somebody

17:39

skims your information they're gonna get your account number they'll get who it's

17:46

registered to and they'll get your expiration date on it while some of that

17:52

information you're gonna want to see BB the verification value on the back of

17:55

the card and that doesn't come in a skim but there's little things called digital

18:01

video recorders DVRs this is an example of one a DVR you put in my pocket I

18:07

don't need to skimmer I don't need any of that really once I have your credit

18:12

card in my hand I can run this over the face of the card turn the card over run

18:17

it over the back of the card and then at my leisure I'll go home and download

18:21

that and I've got a full-color video the front of the back here credit card these

18:26

are about 13 bucks if you want to be really surface air up to just that's for

18:35

constant ah anybody drive a BMW here

18:44

BMW key motion activated pull it out skim it and a same thing full color

18:50

video that'll come out of this so along with the skimming that's kind of a big

18:56

problem and let me just follow up on a couple of my toys here and I'll get into

19:01

the email side of it this is a phone charger and it looks just like a phone

19:08

charger they actually will charge your phone I'll pass it so if you take it

19:14

apart you'll see a micro SD card in it

19:20

every time it senses motion it starts to record both video and audio I travel a

19:26

lot and I usually have one of those running in the hotel room when I'm not

19:30

there to keep an eye on my stuff it works very very well but think about

19:40

that how easy that is you can put that anywhere motion to activate it here's

19:46

the bad one right here and I'll pass it this is a close-up works good you can

19:54

delacro the sucker right up here you're fighting out here a little

19:57

earlier I could have put that up in the little lady's bathroom or men's I guess

20:01

you can hang a coat on the bottom one and up here it looks like a screw hole

20:07

is the camera motion detected yeah I don't know that's not used a whole lot

20:14

and credit card stuff but I did want to show it to you as we were on that topic

20:19

okay let's get into the main push here oh ID can I see some ID that's pretty

20:27

simple once I take your identity you can be whoever you want to be I've been

20:30

ordained about 15 times I'm a Doctor of Divinity a lot of stuff like that you

20:37

see so if you need anybody at a bar mitzvah or whatever I can probably help

20:40

you out pretty simple pretty simple to do emails coming into your organization

20:47

or to you fishing fishing everybody knows what the fishing is hi I want you

20:53

to click here because I am legitimately the back

20:57

a prince from Nigeria whatever and when you click on the link it'll take you to

21:02

a site and they'll hit you for passwords I'll hit you for anything they possibly

21:06

can well it's kind of gotten to the point

21:10

that that's just normal fishing you get it all the time

21:14

I get fishing from banks I don't have any association with whatsoever they

21:17

throw out a wide net spearfishing is if I just send it to certain groups

21:25

of people municipal employees have been spear fished religious groups have been

21:31

spear fished but right now the big push is financial institutions or businesses

21:37

of any type and they call it whaling because they're after the top-level

21:42

person top-level person there's two reasons why a if I can get the top

21:48

person's passwords I got access to everything because they're gonna want

21:54

access to everything and be present company excluded there's a lot of the

22:01

top-level people that are way too busy to attend any training and that's why

22:06

the bad guys are targeting them sometimes it's called the b ec business

22:11

email compromise or CEO fraud and i think your next speaker is probably

22:16

gonna go into detail on some of those business executive scams are good at

22:21

making up names but the main pushes are targeting the person in charge of wiring

22:28

money the person in charge of some of that financial information here's an

22:34

example of what you can get to undisclosed recipients somebody is

22:39

sharing a drop box with you click here to open anybody use dropbox yeah I use

22:48

drop I sent my said I was going to send my

22:50

slides in they want to copy of my slides said sure I said well they're on my

22:56

Dropbox I shared them with you just sign right on in uh you know we're not doing

23:01

that no the IT guy said no you don't do that there's certain ways we can do that

23:06

but we don't just operate a Dropbox which is very good

23:11

anytime you click on a link you're at the mercy of whoever made that link said

23:16

open said okay the link look good to me you are at the mercy of whoever did that

23:24

I can encode whatever I want in that link once a year all the teachers south

23:31

of i-80 get together and have meetings and I was invited to go down and talk to

23:37

a bunch of teachers and one of the things I said was you don't want to

23:44

click on a link without knowing exactly what you're doing and when I got done

23:49

giving my presentation I had a guy come up and if you opened up the dictionary

23:52

and looked up the word professor his picture would be there with the

23:55

definition he had the tweed sweater on in the pipe

24:00

out of his pocket well now you said you shouldn't click on links and emails that

24:06

would you yes yes sir that's what I said well we send a lot of emails out to our

24:12

teachers to get feedback now that's kind of important yeah it's still not a good

24:19

idea to get used to doing that well yes but don't you go away you don't know

24:29

where you're going you can do a mouse hover everybody know what a mouse hover

24:33

is it's not a right at Disneyland works a lot like this you put your mouse over

24:38

it and instead of clicking on it you just kind of rest it over that link and

24:42

it should show you where you're going we still have an idea this is how people

24:49

are doing a lot of stuff ransomware come back here I got fat fingers how about

24:58

this one - John Podesta that familiar to anybody all the emails that were stolen

25:06

hi John somebody just used your password to sign into your Google account Google

25:13

stopped it but you should change your password immediately change password

25:17

okay let's straight to the bad guys straight to the bad guys you have to be

25:26

very cautious of these type things again where it says Change Password I can have

25:31

you go wherever I want you to go when you get one of these things here's

25:40

another common one FedEx do the congestion we have to have you click

25:45

here for FedEx verify FedEx account update etc etc etc we apologize for any

25:52

inconvenience sign on that's an open door for a bad guy open door for bad guy

26:00

how would you do it look it up yourself and call the FedEx company and say hey

26:05

is this legitimately well can I just call the telephone number on there to

26:11

verify no you can't because the bad guys are have learned it here's another

26:20

example your customer please find the attache update thank you and here's the

26:25

attachment called update and before you say well yeah but

26:30

I couldn't be able to do that because we've got that blocked out we've got

26:34

that block pretty well well this is an HTML hypertext markup language if it

26:39

ever comes up on a talk show it takes you to a website not an executable file

26:44

that sends off bells and whistles once you get to that website then it will ask

26:48

you for passwords or any other types of account information

26:52

same thing with Dropbox you received a six year document you don't want to do

26:57

that here's one of the common ones and I think mr. Atkins talked about that

27:05

earlier I really need w-2s for all current employees now what do you think

27:10

would happen if you've got that email from Dave Adkins at Blackhawk Bank dot

27:15

org you'd have to pause a little bit on that wouldn't you you really don't want

27:22

to call up the CEO and say hey is this real this really you I think that would

27:28

be a very good thing to do but a lot of people won't do that

27:32

if it works and the bad guy gets two w-2s on the employees the next thing

27:38

they're gonna hit you for is an immediate money transfer because they

27:41

got you on a hook you fell for it you believed it BAM they're going for for

27:47

whatever they can do before somebody wakes up on that fact last one I'm gonna

27:53

do for you here before I run out of my time is if my mom was alive today she

27:59

would fall for that in two seconds customer survey if you take part in this

28:04

will send you a hundred fifty bucks just to confirm it just for your time please

28:09

do the survey and let's see yeah I can see you're saying let's see yeah they

28:13

were courteous and they were friendly and okay what do we do to improve our

28:19

services hire more cashiers

28:24

get it all done and it says okay well please enter the account which you'd

28:29

like to receive your hundred and fifty dollar reward now wait a minute they

28:33

can't give you 150 bucks if they don't know where to deposit it right card

28:40

debit card number card expiration card issuing bank card verification value and

28:44

your PIN gone and of course we all know what's happening with the school

28:53

district all your important files are encrypted the only thing I'm going to

28:59

give you on that is a lot of times the software that's going to go through and

29:06

encrypt all your information is going to look for your backup files also if

29:10

they're connected to the same network so say G all my files are encrypted

29:16

do you have backup files yeah where are they at well they're connected to the

29:21

network on a different computer kind of like what if you're gonna do that it's

29:26

kind of like wetting your pants in a dark suit it gives you a nice warm

29:30

feeling but the bad guys really don't notice because that's what these things

29:34

are designed to do if you're gonna do backup files have it on a stand alone

29:39

don't have it connected to the same network and then you got a shot of

29:42

relearning your back so that is not a bad thing to think

29:48

about and that's my last slide and if you look at it real closely don't focus

29:53

in too much those are all stolen credit card information date addresses credit

29:59

card numbers expiration dates email addresses all the way through they asked

30:04

me if I could do a live thing besides what I just showed you by going out and

30:08

getting stolen credit cards yes I can but I'm a little apprehensive about

30:14

putting that up on a wall because these are ones that have been compromised

30:18

like last week within the last couple days yet it's so simple to go online and

30:23

bring up stolen credit cards stolen social security information it's all

30:27

there and I'm not talking to dark well I'm talking just knowing how to search

30:31

on the regular web so I think that's probably going to do it for me I hit

30:39

right on time actually I appreciate your patience and

30:43

I hope you learned a little something and your next speaker I know is going to

30:46

get into a little more on the email solicitations and possibly correct some

30:51

of the stuff that I said so thank you very much

English

