

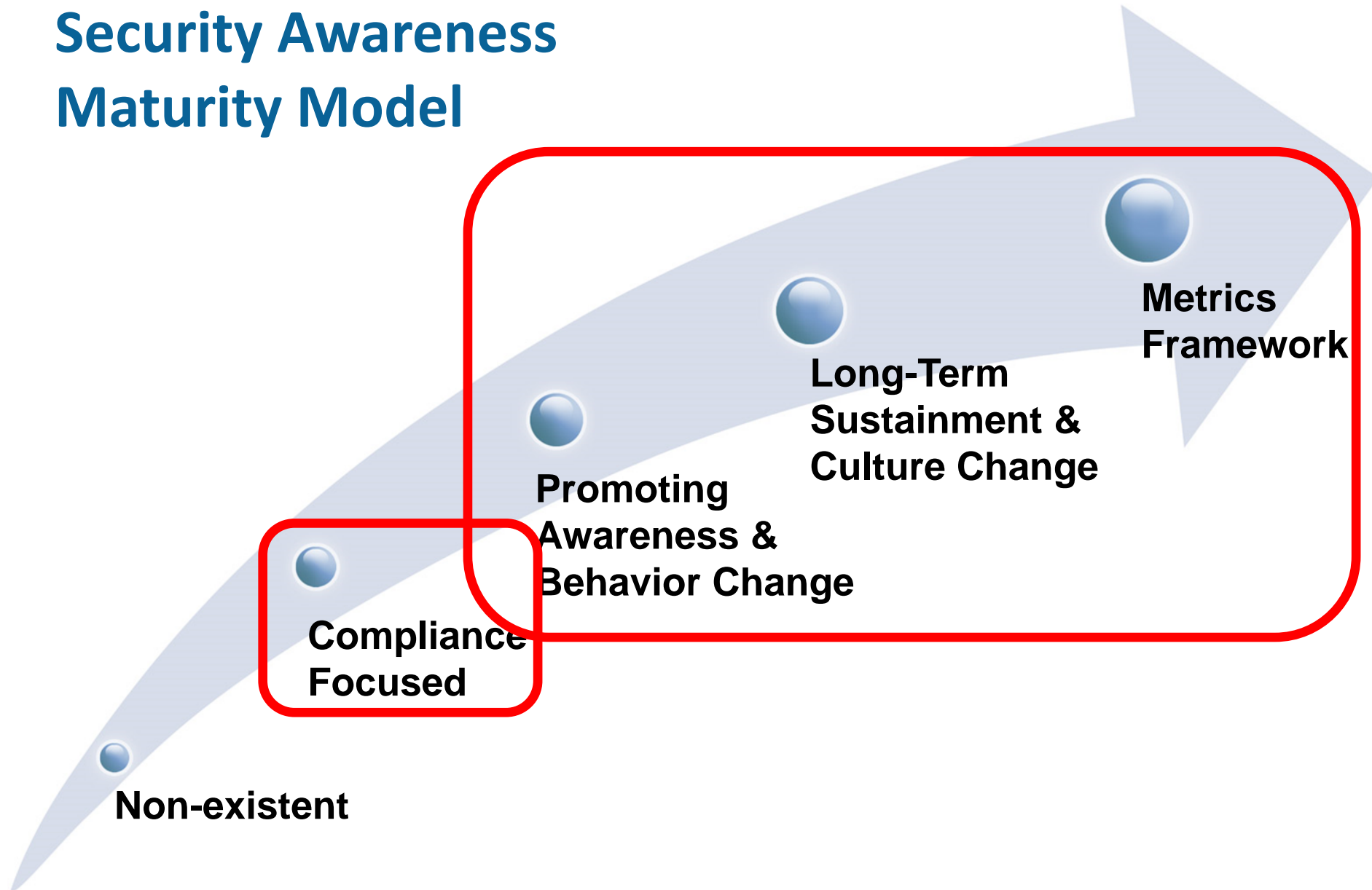
Equifax Hack – What to Say

<https://securingthehuman.sans.org>
@securethehuman



SANS | *ACLP*

Security Awareness Maturity Model



| The Facts

- Equifax announced they were hacked 7 Sep
- Incident happened between mid-May through July, 2017, detected 29 July.
- Over 143 million U.S. records compromised (SSN, names, addresses).
- Some license numbers, CCs and foreign data also compromised
- CISO, CIO and CEO are “retired” as result of breach.

Why Such a Big Deal

- Scope: 143 Million Records
- Sensitivity: SSNs, birth dates, addresses – data very hard to change and key for identity theft
- Control: People have no say or control in how this data is collected

What is a Credit Bureau?

- Collects personal data on almost every adult citizen in United States, sell that data and do credit checks.
- When you request a loan / credit card, lender checks your credit first.
- Big Three: Equifax, Experian, Trans Union and Innovis.

| Overall Approach

- Stick to the facts
- Let people know this is not their fault.
- Assume your data is compromised.

| What Can I Do?

1. Credit monitoring
2. Credit freeze
3. Monitor financial accounts
4. Social Engineering attacks
5. Password
6. Tax Fraud

| Credit Monitoring

- Does not protect against identity theft. Only notifies you when lenders do a credit check.
- Can support you recovering from identity theft.
- Equifax has updated their legal position stating people are not waiving their legal options by applying for credit monitoring

| Credit Freeze

- This does protect your identity. Locks your credit account, no one can get a loan/CC in your name.
- Have to request freeze manually with each Credit Bureau.
- Can be done online or over phone, may have a cost.
- Have to manually unfreeze your account when you want a new loan / CC.



Locking Your Credit Report

THERE ARE TWO WAYS TO TEMPORARILY PREVENT LENDERS AND OTHERS FROM ACCESSING YOUR CREDIT: LOCK IT YOURSELF, OR HAVE US FREEZE YOUR ACCOUNT.

What's the difference?

Locking

Locking your account puts you in control with no waiting and no PIN to remember and no fee for this service. Enroll in [TrueIdentity](#) free - no credit card required - and you'll have access to your TransUnion credit report, the ability to lock and unlock your credit whenever you want and, free monitoring alerts.

Freezing

Freezing your credit will prevent lenders and others including (depending on your state's law) landlords, employers and others from accessing your TransUnion credit report in response to a new credit application. You will need to take additional steps to unlock your credit when you wish to apply for any type of credit. Freezing your credit frequently involves a fee, as does unfreezing your credit.

How do I decide what to do?

Lock	Freeze
You want <u>instant independent</u> control over access to your credit information	You'd rather have <u>TransUnion</u> control access to your credit information
You want to be able to lock or unlock access to your credit - FREE	You understand there are often fees for both freezing and unfreezing your credit (varies by state, click here for details)
You want online, realtime ability to lock and unlock your file as often as you want, with no fees.	You are willing to provide your PIN and wait some period for a freeze to be placed or lifted
ENROLL IN TRUEIDENTITY NOW	Click to initiate Freeze process

Monitor Financial Account

Watch your bank and credit card accounts.

- Configure your accounts for automatic updates when a certain threshold is met?
- Configure account for daily notifications.

Looking for transactions that you did not authorize (i.e. bad guys)

| Social Engineering

- Cyber criminals will take advantage of the publicity and confusion of the hack and attempt various SE attacks (email, phone calls, social media)
- Make this part of your awareness program. For information, people go to the sites directly.

If Identity Fraud Happens

IdentityTheft.gov

The screenshot shows the IdentityTheft.gov website interface. At the top left is the Federal Trade Commission logo. To its right is the text 'FEDERAL TRADE COMMISSION' and 'IdentityTheft.gov'. On the top right, there are 'Log In' and 'En Español' buttons. The main content area features a large orange banner with the text 'Report identity theft and get a recovery plan' and a 'Get Started' button with a right-pointing arrow. Below this banner is a link that says 'or browse recovery steps'. The lower section of the page is titled 'IdentityTheft.gov can help you report and recover from identity theft. HERE'S HOW IT WORKS:' and contains a three-step process flow:

- Step 1:** Represented by a question mark icon. Text: **Tell us what happened.** We'll ask some questions about your situation. Tell us as much as you can.
- Step 2:** Represented by a 'TO DO:' checklist icon. Text: **Get a recovery plan.** We'll use that info to create a personal recovery plan.
- Step 3:** Represented by a computer monitor with a 'TO DO:' checklist icon. Text: **Put your plan into action.** If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.

| Equifax Account

- If you have an Equifax account, change your password.

| Tax Fraud

- Data stolen from Equifax can be used for Tax Fraud. i.e. bad guys submit for a tax refund using your information.
- Submit your taxes as early as possible. Beat the bad guys before they can commit fraud.

| Summary

- Great opportunity to engage your workforce and build their support for security.
- Long story short, do a credit freeze with all Credit Bureaus.

| Learn More

securingthehuman.sans.org/blog

Awareness Summit:
6/7 Dec, London

securingthehuman.sans.org/events

