

Outsmarting phishing scams: A playbook for employees



Digital Security
Progress. Protected.

Are you prepared to outsmart a phishing scam?

While technology plays a significant role in digital security, the human element remains a critical factor. A staggering [74% of breaches](#) in 2022 involved some kind of human mistake, stemming from either gullibility, fear, or inattention. These insidious cyber threats, commonly known as social engineering attacks, exploit human vulnerabilities, luring victims into unwittingly opening the door for hackers to infiltrate their systems.

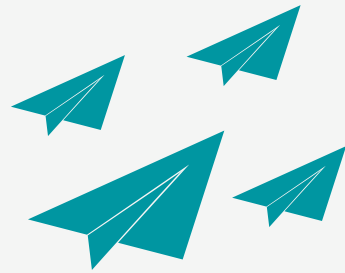
By unraveling the deceptive nature of social engineering techniques and understanding how they operate, we aim to equip you with the knowledge and tools necessary to confidently navigate encounters with these malicious tactics. Together, we will strengthen our collective defenses against phishing attacks and forge a resilient front in the ongoing battle for digital security.



Where can you encounter phishing?

In your e-mail

PHISHING



Phishing emails remain one of the most prolific cybercrime techniques, where attackers attempt to deceive you into revealing sensitive information, such as passwords, credit card details, or personal identification, by posing as a trustworthy entity. They typically work through malicious attachments or links that mimic legitimate websites.

In a text message

SMISHING



It is important to be aware that phishing messages can also be delivered by an SMS. The messages typically contain links that direct you to malicious websites, login pages, or apps. Once accessed, these channels may infect your device with malware and use it to extract your sensitive data.

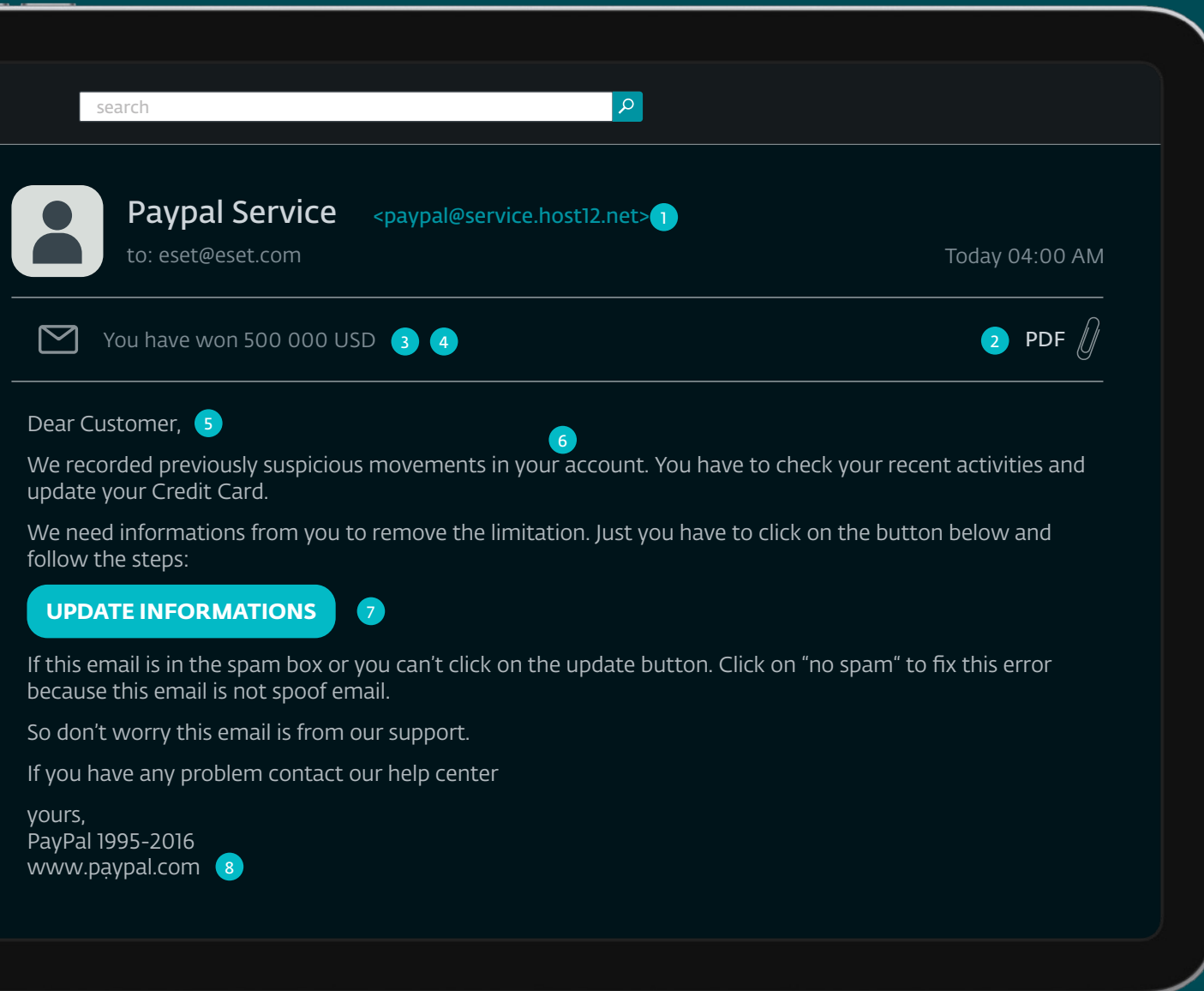
Over a phone call

VISHING



Scammers can also use phone calls or voice messages to deceive you into divulging sensitive information or making fraudulent payments. The sophistication of these attacks ranges from human impersonators over automated robocalls to deepfakes of a person you know. Some scammers even employ call spoofing, using legitimate phone numbers to enhance this deception.

How to recognize a phishing e-mail? Look for these attributes:



1 If you are not familiar with the email address, handle the contents with caution.

2 Expect the worst from attached files or unfamiliar links. They might contain a malware or send you to a malicious web destination.

3 Too scary or too good to be true? It's probably a scam. Remember that social engineering focuses on human weaknesses.

4 The subject differs from the message.

5 If the salutation is too general, it might be a sign that it was not addressed only to you, but a number of other people too.

6 Suspicious urgency? The scammer wants you to panic.


7 Bad spelling and other grammar mistakes are common in phishing mails that have been translated from other languages.

8 Homoglyph attacks rely on replacing characters in addresses with ones that look similar, but belong to different alphabets (like "᠗" vs. "a" in p᠗y᠗al.com).

Common phishing schemes

DEMANDS FOR PAYMENT



 **From: XERO** Tuesday, 20 June 2017, 12:09 p.m.
To:

Subject: Your xero invoice available now.


Hi,
Thanks for working with us. Your bill for \$373.75 was due on 28 Aug 2023.

If you've already paid it, please ignore this email and sorry for bothering you. If you've not paid it, please do so as soon as possible.

To view your bill visit <https://in.xero.com/5LQDhR>

If you've got any questions, or want to arrange alternative payment don't hesitate to get in touch.

Thanks
NJW Limited

 [Download PDF](#)

Scammers pose, for example, as government agency representatives, threatening with fines or arrests if payment is not made. Other examples include the attacker posing as the company's CEO, asking for quick payment from one of the employees, or suppliers contacting employees, demanding compensation for packages and goods.

ACCOUNT VERIFICATION



New Message

To: David
From: GlobalPay <VT@globalpay.com>
Subject: Restore your account


Date: February 7, 2014 3:47:02 AM MST

Dear customer,

We regret to inform you that your account has been restricted.

To continue using our services please download the file attached to this e-mail and update your login information.

© Global Payments Inc

 [update2816.html \(7kb\)](#)

Scammers impersonate, among other financial institutions, entertainment platforms such as Netflix, or digital stores, where users have personal profiles. They claim unusual activity on the account, lead users to fake websites, and request login information for verification purposes.

PROGRAM ENROLLMENT



Open Enrollment Period Has Arrived!

Welcome

Open enrollment is now open for all existing and new employees. To use our online system to streamline your enrollment and take advantage of your health insurance please create and/or sign in.

Company: Hook Security Team

Policy ID: 8402 428 4992 1

Status: Open Enrollment

Thank you,
Central Medical Team

[REGISTER](#)

[SIGN IN](#)

Scammers pretend to be government program representatives, offering assistance with enrollment while collecting personal and financial data. This can include fake emails with invitations to webinars and other events, where users create accounts with a password. This is a problem primarily if the person uses the same password for different accounts because it gives the scammer a free pass to hijack them.

Common phishing schemes

ORDER/SHIPPING CONFIRMATION



We are happy to inform you that our online store HomeDepot.com has an order whose recipients details match yours. The order could be received in any Local Store of HomeDepot.com within the period of 5 days.

Open this [link](#) to see full information about your order.

Our blessings to you on a Thanksgiving Day!
HomeDepot.com

Victims receive fake links to track nonexistent packages or confirm orders, leading to the extraction of login credentials or malware installation. This can later be used to infiltrate other websites with the same logins. It is essential not to click suspicious links, and to check any incoming emails for the telling signs of a scam.

WINNING A PRIZE



JBSSStore

Text Message

Dear Leigh! This morning JB Store announced their lottery winners. Congratulations you took 2nd place. Check what you won <http://rtapit.com/7FA>

Today 12:45pm

Scammers inform individuals of a contest victory, and then request personal information or access to their bank accounts. Personal data can then be extracted from the accounts, potentially causing significant financial damage. It is essential to verify any contest victories through the official organizer.

TECH SUPPORT



>Hello, this is Micheal from IT department. I was tasked with installing new updates on your computer. I tried to do it remotely but there seems to be some technical issue. If we don't do this now it may result in your mailbox failing to connect to the company server, so you wouldn't be able to receive or send any emails. Can you tell me your password so I can try to solve it immediately?

Scammers pose as IT support and ask users to provide their access login credentials, claiming they need to fix or update something on their computers remotely. This allows scammers to gain access to personal data and sensitive information. It is important to remember that IT or HR departments usually don't ask employees to share private information over the phone, or through email.

How to react if you receive a suspicious message or a call?

1

PAUSE, THINK, AND ACT

Scammers rely on the urgency to manipulate victims. Take time to evaluate requests, and avoid hasty actions. Avoid clicking on links in text messages, and visit the organization's official website to verify the communication's legitimacy.

2

BE SUSPICIOUS OF UNKNOWN NUMBERS

Verify calls or text messages from unfamiliar or suspicious numbers. Avoid disclosing any personal information or clicking unknown links within messages. This helps you minimize the chances of falling victim to such scams.

3

DON'T INTERACT WITH THE SCAMMERS

Scammers use emotional manipulation to exploit their victims, so interacting with them increases your risk of falling for their schemes. In some cases, scammers may become more aggressive or persistent if they sense that you are willing to engage with them. They will also use any information you give them against you. Overall, talking to scammers is draining, dangerous and completely ineffective.

4

VERIFY IDENTITY

If you receive a message from someone claiming to represent a company or government agency, avoid interacting directly. Instead, independently verify their authenticity by contacting the organization using the official contact information available on their website.

5

ENABLE STRONG SECURITY MEASURES

Use strong and unique passwords to protect your accounts. Consider utilizing password generators and managers to create long and complex passwords or passphrases, and store them securely. Use Multi-Factor Authentication (MFA) whenever available to add an extra layer of protection.

Still not sure if the message you received is dangerous? Here's what you can do:

If the suspicious email contains a link to a webpage:

Hover over the link to see the URL. If the address does not correspond to the content or the sender of the email, do not click on it. If you have even the slightest doubt, do not click on any links. Remember, the phishing message cannot harm you unless you click on a link or open an attachment.

If the sender's address seems familiar to you, but the content of the message doesn't make sense to you:

You can contact the sender via a new email to verify the authenticity of the email.

If it looks like a message from a cloud service:

Various cloud services are often abused. By hosting phishing websites on legitimate servers, like Microsoft Azure or OneDrive, phishers are able to present legitimate domains. Read such an email several times.

Any web address where you plan to enter personal information should be preceded by "https."

The letter "s" means "secure." If you don't see "https," you're not in a secure web session, and you shouldn't enter any personal information. However, if you see "https," it is still not a guarantee that you are not being phished.

Phishing messages can be obvious scams or be quite sophisticatedly disguised. If you are not sure if the message is legitimate (or you are sure it is not), **it is always a good idea to report it to your company's IT Security or other appropriate authorities.**

With the insights and practical tips included within this playbook, you will be well-prepared to navigate the treacherous waters of phishing attempts with caution and confidence. As you embrace these strategies and integrate them into your digital practices, you will become an active participant in fortifying your organization's collective resilience against cyberthreats.



Digital Security Guide

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