2006-11
The Holidays Bring the Fraudsters

Introduction:

The holidays seem to bring out the fraudsters and many enterprises like to help their employees and bring out the holiday spirit by doing awareness programs in the holiday run-up.

Why should we train them on this?

Strong security awareness programs are most often, and rightly, directed toward helping workers make the right decisions in response to the situations they encounter. Things like "If you see someone without a badge in your work area, go to somewhere safe and call security" is a typical, if slightly simplified, rule of thumb. It is readily trainable and should be part of any sensible security awareness program for average workers.

But that's a lot different from training workers on holiday frauds. After all, it's not the responsibility of an employer to tell workers about how to celebrate their holidays, or even to support holidays that are largely religious in nature. Some businesses may explicitly support particular holidays, they have holiday parties, and they may even give bonuses at certain times of year, but that's not the same thing at all.

Three of the best reasons to your help workers and their families in this way during the holiday season are:

- It promotes the notion that the enterprise is looking out for them and their families
- It keeps them from being distracted from work by frauds against them and their families.
- It helps them while advancing understanding of security issues, which will help them and the enterprise over time.

While this may sound a bit cynical, we have no problem finding cynical reasons to do things that help others. Feel free to do it simply because it is nice and helpful to your friends and co-workers that are part of the extended enterprise family, if that will fly with management.

What should we train them about?

Like all good security training and awareness programs, emphasis should be put on the practical issues of (1) identifying the bad things and (2) countering them by your behaviors. This may seem simple, but in our experience it is not as easy as it seems. It does, however, work. The two steps should be in every element of the awareness program, but there are many approaches to how to present the material and verify that it is understood.

Identify the bad things: There are a lot of tricks that fraudsters use to separate people from their funds, particularly around the holidays. They range from charity frauds to getting more for your limited holiday budget. Every year new schemes pop up, but they follow long-standing themes. A mix of classics like relief funds for recent disasters and new frauds that show up every year should be used to give examples of what the holidays bring besides love, joy, and fellowship.

Counter them with your behaviors: Telling other people how to behave is complicated, particularly when there are moral issues at play, like giving money to charities that seem legitimate or finding ways to stretch the holiday dollar. The best way to help is not to criticize but rather to suggest. The key here is to solve the problems you identify so there is an easy way for your workers to act now to meet their needs.

The two key needs at the holidays are (1) the need to feel a part of the holiday spirit within you and (2) the need to meet financial obligations and be viewed as generous by others around you. Enlightened employers can and do find ways to help their workers meet these needs. Here are some suggestions:

- Alert workers to pay advances and savings plans to help them get through the tough times.
- Alert workers to enterprise-sponsored group projects so they can participate with others in the holiday spirit.
- Turn your workers into information sources for their families on how to avoid holiday frauds.

What to avoid

Don't get cynical about a holiday awareness program, keep religion out of it, and don't endorse specific charities. We know that to many people the holidays are heavily religious times, but to others they are not. Don't emulate the fraudsters by promoting views or telling workers how to spend their money. Just help keep their families safe.

Conclusions:

Help your workers help themselves and others and help the enterprise at the same time. Build a holiday security awareness program that works.

Fraud of the month

Every month, we take an example from "*Frauds Spies and Lies and How to Defeat Them*" and describe a recent example. From page 49, section 2.6.1.1 we present:

"Need-help frauds"

> *"The target is told that the fraudster needs help and is convinced to provide money, use of a car, etc. as assistance. There are many different variations on this theme, usually involving at least one shill along with the fake victim, perhaps with a fake doctor, paramedic, or other person who plays the expert identifying the criticality of the need for rapid action.."*

From section 6.7.7.1 (page 207), "The best way to help is with your time": *I have always believed that the best way to truly help others is by applying my time to their problem. It turns out that very few frauds are interested in anything but your money, unless you are a good reference for them to get to someone else.*

While there are other suggestions provided, this is one of my favorites because you can be caring and help others in need while the chances of being defrauded are small and you get personal satisfaction from helping out. And to do it even more safely, help out even more by bringing a trusted friend along. It's safer and you can do more good.

Chet's Corner

Some folks ask why the November issue should be dedicated to awareness programs and holiday security. After all, the holiday rush really comes in December. The answer is simple. It takes time to prepare an awareness program, to buy materials, to train the trainers, to build the program, and to implement it well. A half-hearted effort will show through clearly. Start your holiday preparations now and you will have the materials you need in time to make them useful. On the average, it takes 3 weeks to get an awareness booklet in late November.

"Always look on the bright side of life"!

Service Summary

Every month we feature one of our services and give an example of how it benefited one of our clients. This month it's security awareness programs.

Security awareness has long been a key component of every successful security program. It can be done for an average of $10-$20 per worker per year (direct costs – the worker's time not included) and should be done at least twice per year to make sure that the lessons don't degrade too far in the minds of the workers. We help build enterprise awareness programs in three ways:

(1) **Books:** We provide books like "*Frauds Spies and Lies*", and customizable booklets like "*Information Security Awareness Basics*" to help enterprises get relevant information to their workers.
(2) **Open awareness:** The all.net Web site, lunch and learn sessions, and this newsletter are free and open to all and provide top flight content on a global basis.
(3) **Program development:** We help many clients develop security awareness programs for their enterprises on a consulting basis with efforts ranging from a one-day workshop to full-fledged outsourced program development.

For one of our clients, an extended version of Lunch and Learn sessions was requested.

In this case, the goal was to provide the same material to an internal group and follow it up with 3 hours of questions and answers. A half-day program like this can cost as little as $1,000 plus expenses and provides specialized security awareness and expert advice on the specific needs of the client.

Awareness doesn't have to be expensive to work.

Mollie gets the last word in

Young people come home for the holidays in droves, especially around Thanksgiving (in the US) and in the rest of the Western world at the end of the year. Losing your wallet or your stuff is a real drag, so watch out in those crowds, and remember what Nixon said but didn't do: "*Trust but verify*"