
How and Why
to Click Wisely
MCIT
WEBINAR
Click Wisely

1


Presented by
Richard Miehe
Risk Management Consultant
866.547.6516 | rmiehe@mcit.org
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2

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MCIT IS A RISK SHARING POOL

SLIDE 3



## MCIT Mission

Providing Minnesota counties and associated members cost-effective coverage with comprehensive and quality risk management services

3

YOU'RE IMPORTANT TO SECURITY

4

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# OUR OBLIGATIONS



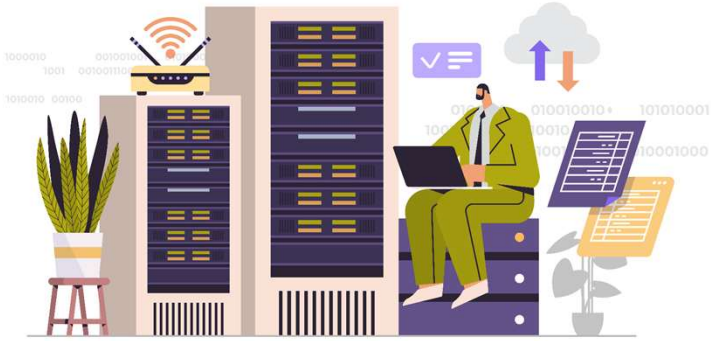

- MGDPA, other privacy laws
- Employer policies

Slide 5

5

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# ACCESS TO SYSTEMS



Slide 6

6

# CURRENT THREATS & TRENDS

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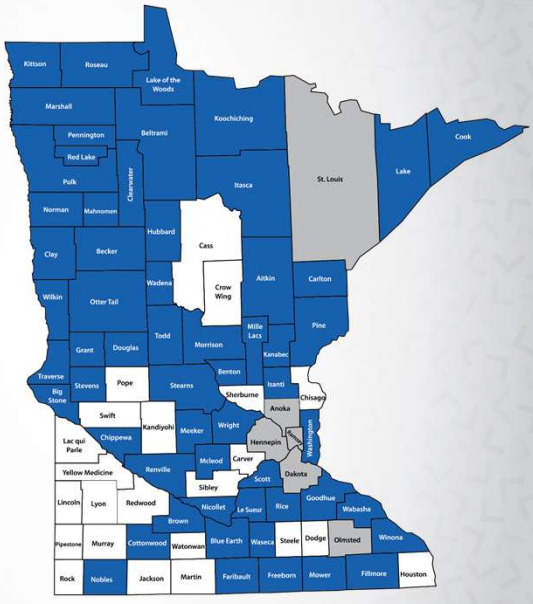
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## WHO'S HIT?

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Incidents Incurring Expenses

- 58 counties
- 19 noncounty members




2022-2026 YTD

8


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MCIT COVERAGE
Slide 9
MCIT

9


BECOME A HUMAN FIREWALL

10

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# HUMAN FIREWALL

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11

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# PASSWORD THREATS

Slide 12



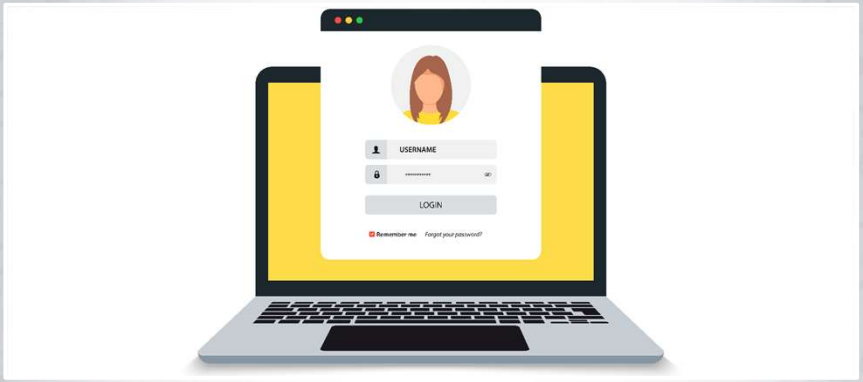

- Lack complexity, randomness = vulnerable to hacking
- Credential stuffing  exploits reuse of passwords

12

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# CREATE STRONG PASSWORD

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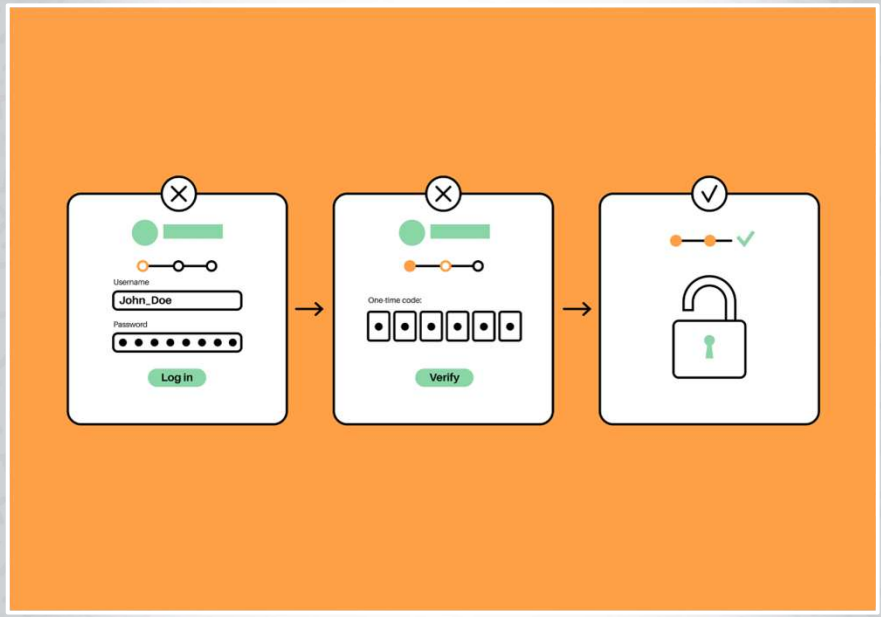

- Longer than 16 characters
- Random is better
- Unique for each site/system
- Keep secret: Don't share, even with colleague

13

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# MULTIFACTOR AUTHENT-ICATION

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14

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# EMAIL IS PERPETUAL SECURITY THREAT



- Sensitive personal information in content
- Contacts can be targeted with attacks
- More content = more opportunity for data breach

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15

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# PRACTICE EMAIL & DATA HYGIENE

- Follow records retention policy
- Make time regularly to destroy unnecessary data
- Treat email as pass through system, not storage system
  - Save information in secure location outside of email
  - Email should not be used for backups



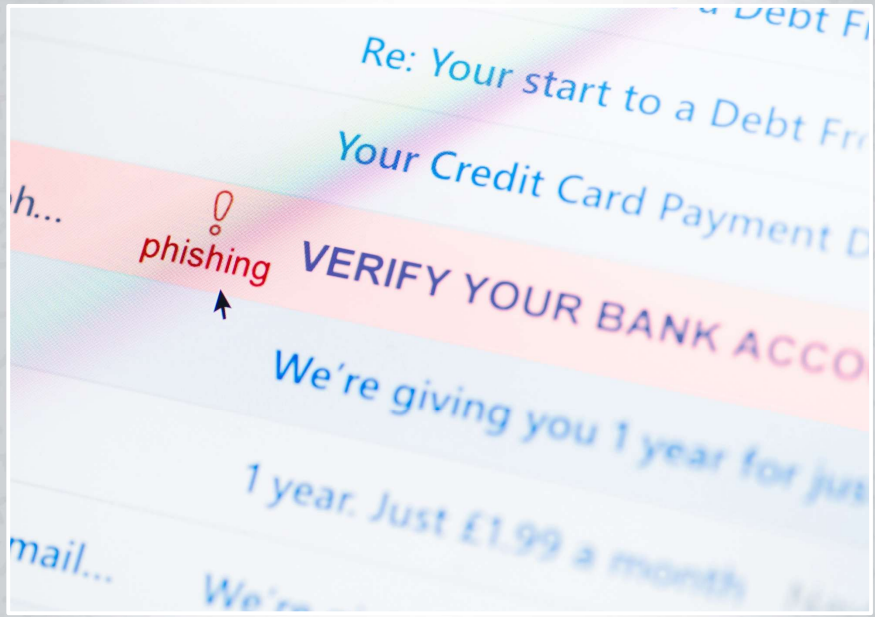
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16

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# SOCIAL ENGINEERING

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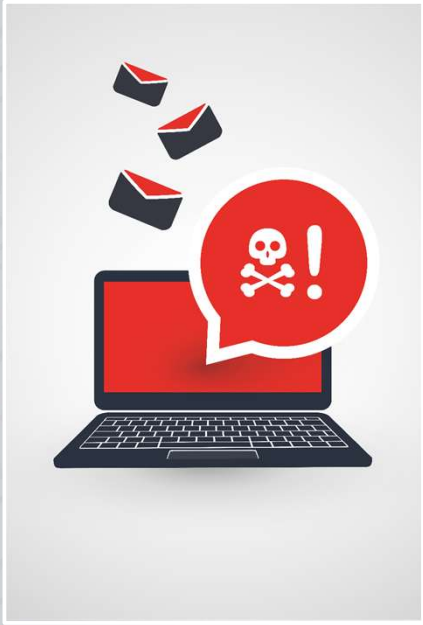



17

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# COMMON SOCIAL ENGINEERING TACTICS

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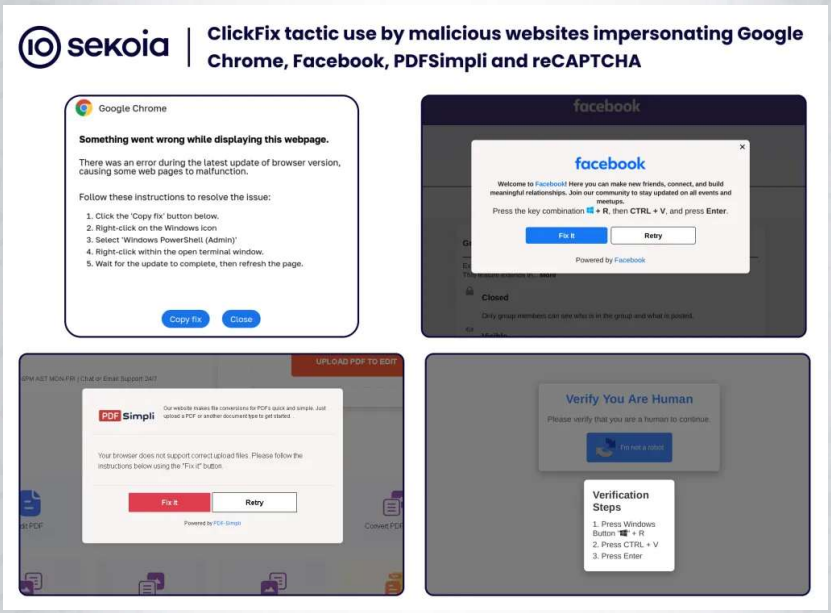
- Fake emails, texts, phone calls that seem legitimate
- Request to share, verify or update account credentials
- Urgency or fear to get you to act quickly
- Unexpected messages from a contact
- Click bait: Appeals to your curiosity about topic so you click on link

18

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# CLICK FIX SCAM

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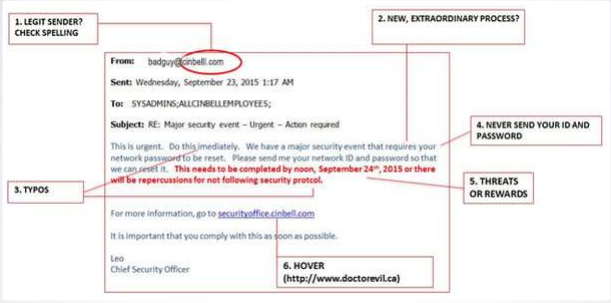



19

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# TELL-TALE SIGNS OF PHISHING SCAMS

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- Spelling errors*
- Awkward English syntax, grammar*
- Links go to different URL than text indicates
- Slight difference with legitimate website/email addresses

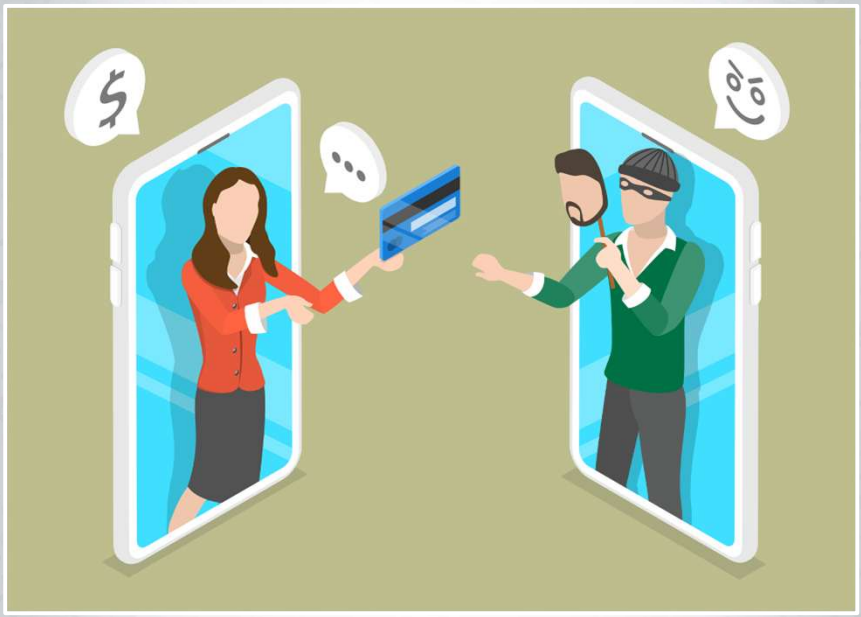
*Threat actors use AI to avoid these issues

Image source: Altafiber.com

20

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# MIS-DIRECTED PAYMENT FRAUD



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21

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# HOW TO SHUTDOWN MIS-DIRECTED PAYMENT FRAUD ATTACKS

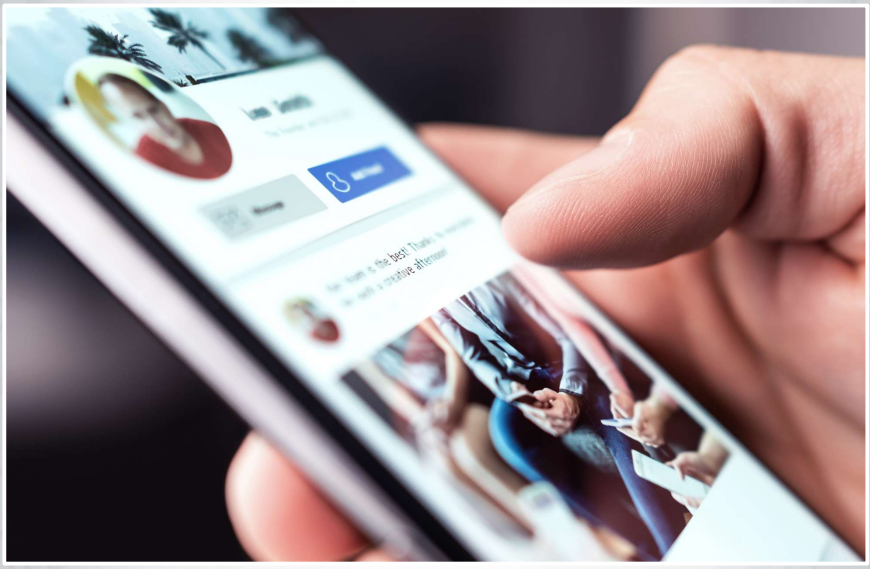
- Wary of unsolicited requests to update, verify account credentials
  - Verify request via known channel first
- Look for phishing hallmarks
- Do not open attachments unless from verified sender
- Verify payment changes, purchase requests
  - Use known, verified phone number/personal visit
  - Do not verify using email
- Do not make changes unless you are authorized
  - Entity should limit people who can do this
- Investigate unusual requests

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22

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# PERSONAL WEB USE ON WORK DEVICES



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23

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# ARTIFICIAL INTELLIGENCE MAKES IT HARDER



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24

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# HOW THREAT ACTORS USE AI

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- Fix grammar, usage, spelling mistakes
- Scrub web for data and analyze it in seconds
- Customize phish attack to recipient
  - No more sending same email to many people
  - Change elements to make unique message to get around security filters
- Top words:
  - Review
  - Urgent
  - Payment
  - Important
- Time attacks to business day flow:
  - End of day fatigue, get out of office mentality

25

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# CYBER EVENT REPORTING

Slide 26



26

# Discussion

## Ask Questions and Share Experiences

27

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EMPLOYEE AWARENESS

Slide 28




View and Download at *MCIT.org/Resources*

28

# Discussion

**Ask Questions and Share Experiences**

29

# Thank You for Attending

**Richard Miehe:** 866.547.6516 | rmiehe@mcit.org

**Please complete the short survey when you log off**

30