

Be cyber secure: social engineering



Social engineering is the use of deception to obtain sensitive or confidential information for criminal, fraudulent or malicious purposes. Using information available online, criminals disguised as trusted individuals, bosses or authority figures coerce individuals into revealing sensitive information that can be used against them. This threat relies on and exploits the human tendency to trust, but being vigilant can be your first line of defense.

→ Cybercriminals phish (a social engineering tactic) by:

- **Contacting you** through fraudulent, spoofed or compromised email accounts or messaging apps.
- **Providing an urgent pretext** for why you must send confidential or financial information.
- **Encouraging you to click** a link that downloads malware onto your computer and gives criminals access to your device and information.

→ Be proactive:

- **Be careful** when posting personally identifiable information on social media. Enable security settings on your social media profiles to limit what you share publicly.
- **Download app updates.** Unpatched software can make you an easy target.
- **Invest in antivirus software** and other cybersecurity software that can flag suspicious emails and sites.
- **Don't fall for the bait.** If an offer sounds too good to be true, it probably is. Or if an email looks strange, look up the sender and call them (don't use the number they provide).
- **Never trust** unknown individuals. Verify everything they claim and do not send sensitive information to anyone whose identity you can't verify.

→ If you suspect you have been targeted:

- **Don't delay.** Acting quickly after an event can minimize damage to you or your business.
- **Call your bank** and freeze financial accounts that may be affected.
- **Change all passwords** that may have been compromised.
- **File reports** with the relevant local enforcement officials.
- **Notify the company** on whose platform the threat originated.
- **Document everything** about the financial fraud. The more information you have, the better armed you may be to assist an investigation, and the better prepared you will be against future cybercrime attempts.

Visit www.bankofamerica.com/security to learn how to help protect yourself and those closest to you.

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