

Lions and Tigers and Bears? No, Phishers and Hackers and Scoundrels!

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PHOENIX (H&U) –

Are you concerned about accidentally clicking on a phishing site, being hacked, having all your keystrokes logged by a surreptitious key logger, or having your identity stolen? All of these things have regularly made the headlines, especially when they've happened in connection with major financial institutions. The embarrassment and loss of customer confidence is costly and the liability is painful. As customers though, we

end up feeling violated, helpless, and worried every time we log in.

You're logging into your bank's secure website. How can you be more confident that it is your bank's website and that no criminal entities are "watching over your shoulder," so to speak, while you enter your user name and password?

Trusteer

Because banks and other institutions have been faced with attacks, various organizations have arisen to address the problem. One such outfit is Trusteer.

Your bank may have already required you to download and install Trusteer's Rapport software program that must be running and recognized by your bank before your bank will let you log in.

Banks, other financial institutions, and various other websites and companies are employing Trusteer to add another layer of protection throughout the system: from the customer/user to the server and back again.

As of the date of this article, the following organizations are automatically covered by Trusteer's Rapport software:

- | | | |
|-------------------------------|------------------------------|----------------------------------|
| 1. Alliance Bank of AZ | 31. eBay | 61. PayPal |
| 2. Alliance & Leicester | 32. EECU | 62. Peoples Bank OH,WV,KY |
| 3. Alta Alliance Bank | 33. Ever Bank | 63. Peoples Bank (MO) |
| 4. Amegy Bank | 34. F&M Bank | 64. President's Choice Financial |
| 5. Auto Trader UK | 35. Fifth Third Bank | 65. PSECU |
| 6. BancFirst | 36. first direct | 66. Renasant Bank |
| 7. Bangor Savings Bank | 37. First Independent NV | 67. RBS Citizens |
| 8. BankFIRST | 38. First Republic Bank | 68. Riverview Community Bank |
| 9. Bank of America | 39. Hancock Bank | 69. The Royal Bank of Scotland |
| 10. Bank of Cyprus UK | 40. Harris Bank | 70. Santander |
| 11. Bank of Montreal | 41. HSBC | 71. Santander Rio |
| 12. Bank of Nevada | 42. Huntington National Bank | 72. Selfbank |
| 13. Bank of the West | 43. IBC Bank | 73. Selftrade |
| 14. BBVA Compass | 44. ING DIRECT Canada | 74. ShareBuilder |
| 15. BOK Financial | 45. ING DIRECT USA | 75. SiebertNet |
| 16. Boursorama | 46. Interbanking | 76. Smile |
| 17. Cambridge Savings Bank | 47. iTransfer | 77. Somerset Hills Bank |
| 18. Cape Cod 5 | 48. Mercantile Bank | 78. Standard Bank |
| 19. Carolina First Bank | 49. Metro Bank | 79. SunTrust |
| 20. Central Bank KY | 50. Mid-Atlantic Corporate | 80. Synovus |
| 21. Charter One | 51. National Bank of Arizona | 81. Torrey Pines Bank |
| 22. CIBC | 52. Nationwide | 82. Ulster Bank |
| 23. Clydesdale Bank | 53. NatWest | 83. United Bank |
| 24. CNB Bank | 54. NBC Bank | 84. USAmeriBank |
| 25. CoBiz Financial | 55. Nedbank | 85. Valley National |
| 26. Commerce Bank WA | 56. NEFCU | 86. Vectra Bank |
| 27. Co-Operative Bank | 57. Nevada State Bank | 87. Westfield Bank |
| 28. Coutts | 58. OceanFirst Bank | 88. Yorkshire Bank |
| 29. CoVantage Credit Union | 59. Old National Bank | 89. Zions Bank |
| 30. Coventry Building Society | 60. OnVista Bank | |

That's quite a list, and it's constantly growing. If you use

a link on your financial institution's website to begin

any of them but haven't been asked to download and use Trusteer, inquire about it. It may be as simple as clicking

downloading and using Rapport.

Add Sites

When your bank, for instance, makes an arrangement with Trusteer, they establish the number of additional websites you as a customer may select to protect over and above the current, always protected sites, such as your bank.

It is our understanding that the typical number of additional websites that the user may add is 100. That's usually sufficient, but a typical household user may

request an additional license (free-of-charge we are told) to add even more additional sites.

Trusteer recommends that the user use Rapport to protect every site where the user is asked to supply a user name and password. You can use it for Twitter, Facebook, Google+, EBay, PayPal, Amazon, and all sorts of sites where you might feel more comfortable with an added layer of protection.

Ease of Use

Our staff at Hill & Usher has tested the software and found that it's fairly easy to use. The help is straight forward. The user interface is about as simple as can be, considering the work the program does in the background while we go about our web surfing.

We recommend that once you've install the program that

you go through the whole thing clicking on every menu item to read the various screens.

In terms of adding additional sites to protect, Rapport works with Firefox, Chrome, and IE. It will though protect added sites afterwards even if you use another browser, such as Opera or Safari.

Protects Unsecured Sites

Something we found encouraging is that Rapport will protect the login process even on un-secure sites or where the user can't readily tell whether a popup login-box is secure or not. So, whether the URL says http or https, Rapport will still protect your login info.

In addition, the first time you attempt to log in to one of the protected sites while Rapport is up and running (you

can turn it off - just remember to switch it back on before banking, shopping, or otherwise logging in), Rapport will ask you if you want to save the login info. You may opt not to without turning off future such prompts for the particular site, or you may permanently turn off the prompt for that site. It may give you additional peace of mind knowing that your login info is saved outside your browser and/or in addition to it.

Chrome

By the way, now is a good time to remind you, or to inform you if you weren't already aware, that Chrome does not save user names and passwords in a secure

fashion. The other two browsers use strong encryption and offer you the ability to enter a strong Master Password to protect all your user names and passwords.

Backups

Naturally, you should backup your user names and passwords to separate storage rather than chancing everything to one drive (hard drive or otherwise). Be sure

your other storage medium is encrypted with a strong password.

Malicious Software

In addition to the protections mentioned above, Rapport helps protect against screen captures where a criminal will take a snapshot while you enter info. It also helps protect against password revealers.

There are all sorts of malicious programs out there that can find their way onto your computer unbeknownst to you or even your anti-virus software and firewall. That's

why an additional layer of protection, especially when you are doing financial transactions, such as shopping with your credit card, is so important.

It's important to protect against Man-in-the-Browser malware and Man-in-the-Middle attacks along with Trojans such as Zeus, Sylon, Torpig, Yaludle, and others.

Enterprise-Level

If you are an organization that employs telecommuter or any sort of virtual private networking, Trusteer offers

enterprise-level solutions.

More Than Anti-Virus/Firewall

What does Trusteer say that Rapport does on top of your anti-virus and firewall?

- Locks down access to financial and private data instead of looking for malware signatures

- Communicates with your online banking website to provide feedback on security level and report unauthorized access attempts
- Allows for immediate action to be taken against changes in threat

Download Rapport

You can download the Home User version here: <http://www.trusteer.com/webform/download-rapport>

For more information, visit <http://www.trusteer.com/learn>.

Once you download and install Rapport, be sure to visit

every site where you log in. Then click the grey Rapport logo in the address field. After a few moments, it will turn green. You might have to click on it or run your mouse over it. You can always refresh the page too.

Of course, you should augment Trusteer's Rapport with proper insurance coverage.

Insurance for Cyber Liability & Attacks

Services such as Trusteer can go a long way in reducing the risks associated with losing your personal- or organizational-login information to banking and other websites. In addition though, the insurance industry is rapidly evolving in response to such technology-related risks.

Commonly, policies protecting insureds (those covered by applicable insurance policies) from data breaches fall under the category of "**Cyber Coverage**," which includes an array of first- and third-party coverage, such as the following (and more):

- **Identity-Theft Coverage** — Indemnity for expenses related to managing and mitigating an identity-theft event for the insured or in some cases, employees of the insured
- **Security-Breach Liability** — For neglect or omission by an insured that results in personal information being obtained by unauthorized parties
- **Data and Cyber Extortion** — Coverage for the insured's loss when a criminal-hacker threatens to:
 1. Introduce a virus or malicious code
 2. Launch a denial-of-service attack
 3. Disseminate proprietary information of the insured or
 4. Destroy or prevent access to the insured's computer system
- **Security-Breach Expense** — Coverage for mitigating expenses derived from a security breach

including:

- A. Financial cost of notifying all affected parties
 - B. Overtime pay for employees assigned to manage a data-breach event
 - C. Fees and expenses for outside firms and consultants acting to field calls and otherwise mitigate damages and
 - D. Cost of mandatory credit-monitoring services after a data breach
- **Business-Income for Website Interruption** — Coverage for losses resulting in the suspension of website commerce after a covered interruption
 - **Website-Phishing Liability** — Coverage for 1) unauthorized content posted to insured's website that infringes on copyrights, trademarks, or trade dress or 2) violation of a person's right to privacy due to an error or misleading statement by the insured

The above is only part of the story of the ever-developing risk-exposure on the Internet and unfolding insurance-industry responses.

Contact Hill & Usher now to begin exploring how we may help you develop your **Cyber-Risk-Response Plan**, including financial support via insurance.

Happy safe-browsing from Hill & Usher.

Contact Us Now

Hints:

In newer versions of Adobe Reader and Adobe Acrobat:

1. Save your work-in-progress: Menu > File > Save.
2. Menu > Edit > Preferences > Forms > Auto-Complete > Basic: "The basic auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. Once you enter a character into a field, a drop-down box displays

larger list of possible matches."

3. Menu > Edit > Preferences > Forms > Auto-Complete > Advanced: "The advanced auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. If there are probable matches for a field, tabbing into that field will automatically display a list of them. If there is a very probable match, it will be entered in the field automatically.

a list of only the most probable matches. Double-click or press Down Arrow in an empty field to display an even

Pressing Tab while the pointer is over an entry in the list chooses the entry and moves to the next field."

Date	Month	Day	Year (yyyy)
Customer: If you know your Customer/Prospect TAM Code, please enter it now. Otherwise, skip to the next section.			
Attached to Pre-existing First Named Insured (if any)			
Full Legal Name			
Primary Contact			
Primary Contact data already on file with Hill & Usher	Yes	No	
	<p>If "Yes" and if you've entered above 1) the applicable Hill & Usher Account Number or 2) the full legal name of the Pre-existing First Named Insured, then skip the rest of this Primary Contact section, enter any desired remarks, and submit the form.</p> <p>If you are unsure of any applicable Hill & Usher Account Number or whether there is a Pre-existing First Named Insured, please fill out this Primary Contact section.</p>		
Type	First Named Insured	Co-Insured	Other
	Not Selected		
First Name			
Middle Initial			
Last Name			
Home Telephone (10 digits)			
Cell (10 digits)			

Business Telephone (10 digits)	
Fax (10 digits)	
Email	
Preferred Method for Contact	<input type="checkbox"/> Home Phone <input type="checkbox"/> Cell <input type="checkbox"/> Business Phone <input type="checkbox"/> Email <input type="checkbox"/> Not Selected
Contact at Work	<input type="checkbox"/> Contact at work anytime <input type="checkbox"/> Contact at work only for emergencies <input type="checkbox"/> Never attempt to contact at work under any circumstances <input type="checkbox"/> Not Selected
Remarks	

In newer versions of Adobe Reader and Adobe Acrobat, save your completed form before submitting:
Menu > File > Save.

If you have any computer/technical questions/problems with this form, please email our [webmaster](#) or call our office @ 800-956-4220
- Monday through Friday, from 8AM to 5PM, Arizona time -

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