

## Data Security - What You Need to Know, Now!

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### ALTA Definitions of Pillar #3 Data Security (NPII)

- **Non-public Personal Information:** Personally identifiable data such as information provided by a customer on a form or application, information about a customer's transactions, or any other information about a customer which is otherwise unavailable to the general public. NPI includes first name or first initial and last name coupled with any of the following:
  - Social Security Number,
  - Driver's license number,
  - State-issued ID number,
  - Credit card number,
  - Debit card number, or
  - other financial account numbers.
- **Litmus Test:** Can the information be used to conduct identify theft of the individual or entity?
- **If YES -** Then it is considered NPI



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### Major Data Breaches



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### Pillar #3 Data Security Reminders

- Do you have a clean desk policy?
- Are you shredding sensitive documents?
- If using a shredding service are the documents secured before shredding?
- Does your scanning solution have levels of security to limit access?
- Are files locked and secured?



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### Are you Protecting your Data?

- Do you conduct background checks of employees?
- Are devices password protected with limited access? Are they locked down at night?
- Are your servers secure with limited access?
- Do you destroy old hard drives of computers and copiers?
- Are mobile devices secure and can they be remotely wiped clean?



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### Still Think you're Protecting your Data?

- Do you have oversight of 4<sup>th</sup> party service providers to be sure they secure NPI?
- How are paper files secured that leave the office or with couriers?
- Do you have secured points of entry to your office and work areas with individual access codes or key access?



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### Is there no end?

- Do you control the use of removable devices like flash drives?
- Do you have training for employees about protection of NPI?
- Do you have audit procedures to insure that staff comply with security measures and procedures?
- Are e-mail and attachments encrypted? Is your data at rest encrypted?
- Are personal e-mail accounts restricted?




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### Those darn Passwords!

- Are you proactively managing your passwords?
  - Russian Hacker is Selling 272 Million Email Passwords for Just \$1
  - November 2015 - nearly 600,000 Comcast credentials were posted on the Dark Web
  - May 5th was World Password Day
  - Most stolen by Phishing attacks
  - Hackers know users cling to favorite passwords, resisting changing credentials regularly and make them stronger. It's why attackers reuse old passwords found on one account to try to break into other accounts of the same user.
- What should you do to protect yourself and your company?




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### Those darn Passwords!

- Use strong and complicated passwords
- Don't use the same password for different accounts
- Change your passwords frequently (60-90 days)
- Use Multi Factor Authentication (MFA) to log in
- A Password Manager can help




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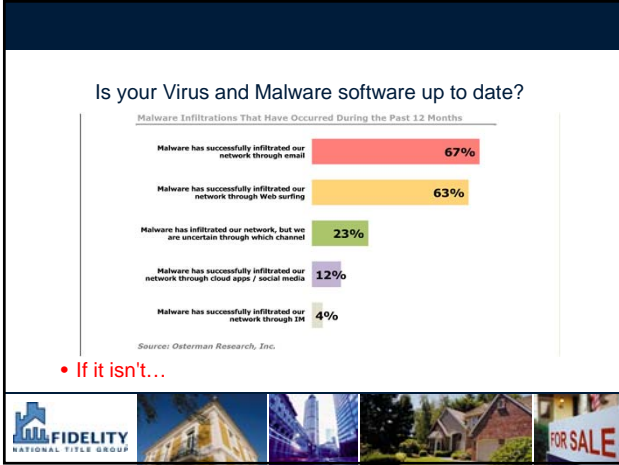
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### Those Nasty Email Attachments!

- Lawyer / Title Agent who clicked on attachment loses \$289K in hacker scam
- Never click on an attachment from an unknown source!
- 42% of Attorneys have experienced a virus or malware attack
- Remember, you are the low hanging fruit
- 1 In 4 Law Firms are victims of a Data Breach
- 60% of all Hacks are on small to mid-size businesses
- It only takes one breach to put an agent out of business

[Malware Scam](#)

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### Email Security, Backups, Business Continuity Lenders are Using this Opportunity to Ask

- Are you still using a "free" email service?
  - Disproportionate amount of spam
  - Your email may be viewed as spam
  - Easier targets for Malware Attachments
  - Yahoo hack – deleted and replaced wiring instructions!
  - AOL hack – agent not using added security feature
  - email will remain the most important entry point for malware for the next several years
  - Unprofessional

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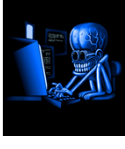
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### Email Security – Steps to Take

- There are three practices we would recommend all agents follow to protect against business email compromise:
- 1) only use email that provides two factor authentication and make sure it is enabled
- 2) never wire funds based upon the content of an email. Always assume email has been hacked and validate all information over the phone
- 3) if you suspect a wire or check was sent fraudulently, contact the bank immediately. Do not hesitate to respond



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### Professional Solutions

- GoDaddy Professional email - <https://www.godaddy.com/email/professional-email>
- Google email for your Business - <https://www.google.com/work/apps/business/>



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### Email Security, Backups, Business Continuity Lenders are Using this Opportunity to Ask

- Do you have Disaster Management and Business Continuity Plans?
  - What are your backup procedures?
  - What is your Business Continuity plan?
  - Are they documented and tested?



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### Business Continuity – Continued

- Locally Installed Production Software
- Communications
- Off-Site Work Places
- Generator
- Manual Processes
- Off site Backups
- Test your Backups!!!
- Document your Procedures
- Create a Checklist
- Promote your Business Continuity Plan!
- Add it to your CMS





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### Takeaways

- Agility Recovery - <http://go.agilityrecovery.com/WEB-52WKTips.html>
- Password Managers – <http://www.pcmag.com/article2/0,2817,2407168,00.asp>
- Create and Remember Strong Passwords - <http://www.inc.com/joseph-steinberg/how-to-create-strong-passwords-that-you-can-easily-remember.html>
- The Hacker News - <http://thehackernews.com/>
- Law 360 - <http://www.law360.com/>
- Cyber Security News – (up to the minute notifications)
- Security News Network - Free for iOS and Android
- Sideline – Free second telephone number on your phone
- Homeland Security is telling Windows users to uninstall Apple's QuickTime program (Apple is not updating it anymore)
- Windows XP is no longer supported by Microsoft




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### This Doesn't Have to be Overwhelming

- Most of these things are easily accomplished and not overly expensive
- Pick up the phone and call your lenders!
- Compliance *is* the new marketing
- Remember all this PROTECTS YOU TOO!




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