





# RANSOMWARE

Ransomware is a type of malicious software (malware) that freezes your computer or mobile device until a sum of money is paid. It can destroy personal and business files, leading to stolen data and large financial losses.

## KNOW

 Ransomware attacks—especially those that target small businesses—**are evolving in complexity and are on the rise.**

 All devices are vulnerable, but more and more **mobile attacks** are being reported.

 **\$209 Million** collected by criminals in the first quarter of 2016.

 A projected **\$1 Billion + in losses** from ransomware attacks in 2016 alone, according to the FBI.

 **Ransom fees** vary, from \$200 – \$10,000.

## IDENTIFY

Ransomware targets a specific individual within a business, or a consumer with a link or attachment that infects your computer with malware or leads you to an infected website. Three ways ransomware can take shape are:

### Spear phishing emails

- The sender appears to be someone you may know or someone relevant to your business.
- The message is often personalized, and may include your name or a reference to a recent transaction.

### Advertisements or pop-up windows

- Your computer freezes, and a popup message appears.
- The message may threaten a loss of your files or information, or may also tell you that your files have been encrypted.

### Downloadable Software

- Ransomware is also present in downloadable games and file-sharing applications.

Once the PC is infected, your files are encrypted and inaccessible. The fraudster demands a ransom payment in order to unlock them.

## PREVENT

- Always back up your files and save them offline or in the cloud.**
- Always use antivirus software and a firewall.** Be sure they are set to update automatically.
- Enable popup blockers.**
- Don't click.** Be cautious when opening emails or attachments you don't recognize—even if the message comes from someone in your contact list.
- Only download software from sites you know and trust.**
- Alert your local law enforcement agency as soon as you encounter a potential attack.**