IT Strategy Brief

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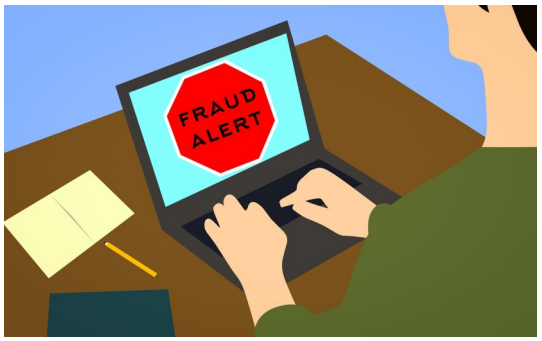
INTEGRATE SEAMLESSLY

SWK TECHNOLOGIES

"Useful Technology Ideas for Your Business"

What's Inside:

NJ Warns Mortgage Industry of Hacker Threat to Funds



The New Jersey Department of Banking and Insurance (NJDOBI) issued a bulletin last month warning all banks, credit unions, mortgage lenders, title insurers, real estate brokers and other such institutions licensed to conduct mortgage loan transactions in the state of NJ of the increasing danger posed by wire transfer fraud. Issued by NJDOBI Acting Commissioner Marlene Caride, the bulletin goes into detail about the nature of wire fraud and how it can affect these types of businesses. It also offers some tips for decreasing their viability as a target for scammers.

The NJDOBI's warning is not the first of its kind, nor is it the only one issued by a government agency for the mortgage lending sector. In 2016, both the Federal Trade Commission (FTC) and the National Association of Realtors published one alerting consumers of phishing campaigns targeting mortgage closings to commit wire fraud. They issued another the following year, and were joined by several other parties in doing so, including the American Land Title Association (ALTA) and a US Senator. There was also a push for the Consumer Financial Protection Bureau (CFPB) to release their own warning.

These wire transfer fraud schemes involve the use of business email compromise (BEC) techniques such as phishing to exploit victims' trust and vulnerability. They will often use information gathered either by profiling potential targets or extracting identification data from their systems to be able to send believable messages asking for funds to be transferred to a designated account. This will be done towards the closing portion of a negotiation to take advantage of the buyer's guard being let down by posing as someone involved in the process. The message may indicate that there has been a change in the destination for the funds, and the account they provide may lead to an overseas location that will make it very difficult to track and more so to recover.

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What our clients are saying: EAM Land Services

"We have always found SWK's support to be professional, courteous and quick. Matt, Dave, Ben and the rest of the staff have exceeded our expectations and EAM would certainly recommend your company if a client needed a referral."

Kate Sparacino-Taylor
Executive Vice President
EAM Land Services

eam land services inc.

Two ways to WIN a gift card!

It only takes a minute and YOU could be our next winner!

Last Month's Contest Winner:

Anthony D'Agostino
Pee Jay's Fresh Fruit

Please complete our brief survey in order to be placed in the running to win this month's gift card prize!

1. What do you like most about our services?

2. Tell us about a specific experience with us that you were happy with.

3. What are the biggest benefits you've received or experienced since hiring us?

4. What can we improve?

Email Jon Stiles (jonathan.stiles@swktech.com) with your responses
OR
Fill out our online form: http://bit.ly/nwsnews-survey before **June 1st** to get your name in the hat.

You could win a $25 Gift Card!

NJ Warns Mortgage Industry of Hacker Threat to Funds

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Social engineering has become a particularly dangerous technique for hackers to employ in phishing and wire fraud due to the widespread availability of personal information through tools such as social media. Scammers will extract enough data from these applications to mimic one of the parties involved to an extent that unsuspecting victims will detect anything amiss at first glance. The message will appear virtually similar to a legitimate email and will be complete with a seemingly credible subject line. Even cross-checking message senders by phone may not be successful as hackers have employed technology that allow them to redirect calls to the actual party towards their own line to ensure their actions are not revealed.

This issue is not confined to the Garden State and it has garnered an increasing amount of attention as the number of reported incidents expands across the country. However, home buyers all over the US seem to have become a favorite target for this type of scam, and according to Forbes, it is siphoning almost $5.3 million a month from the marketplace. Title agencies and other financial institutions involved in transactions affected by these attacks can face serious repercussions, either financially if they are found liable by a government agency or to their reputation with partners and clients. Wire transfer fraud cases, phishing and social engineering tactics represent a threat not only to individual agents and agencies, but to the ability of the entire real estate industry to function effectively.

Wire fraud attempts in the real estate sector are reliant on information extracted from network breaches that pertains to ongoing contract negotiations and impending wire transfers. Maintaining vigilant network security can help prevent the factors that lead to successful transfer fraud attacks and safeguard your clients from losing thousands to millions of dollars. The best defense against wire fraud and other phishing attempts is to have the proper security awareness training and monitoring. Contact us to learn how we can help provide you with the training you need to protect yourself from these threats.

NJ Medical Firm Fined Over $400,000 for Data Leak

On April 4, 2018, New Jersey Attorney Gurbir S. Grewal and the NJ Division of Consumer Affairs announced that they would levy fines against Virtua Medical Group, P.A. (VMG), a network of over 50 medical and surgical practices located throughout South NJ, after the records of over 1600 patients were released publicly to a server error with a private vendor. VMG agreed to pay a total of $417,816 to the Division for various infractions and to make efforts to improve their data security practices.

VMG is part of Virtua Health Inc. (or simply Virtua), a non-profit based in southern NJ and the largest provider of healthcare in the region. The records leaked – which included names, diagnosis and prescription data – came from a total of 1654 patients served by three facilities of the VMG, Virtua Surgical Group, Virtua Gynecological Oncology Specialists and Virtua Pain and Spine Specialists. The security breach occurred in January 2016 after Best Medical Transcription, an outside vendor VMG hired to transcribe dictations for the three facilities, accidentally misconfigured security settings on their own server.

A mistake committed during a software update for the File Transfer Protocol (FTP) website where the transcribed documents were kept remove the site's protection and made all of the information publicly viewable to search engines. Anyone who typed in words or phrases contained in the files into an engine such as Google could come across the protected health information (PHI) of those patients. VMG notified everyone who could have been potentially affected by the breach, but even after restoring the security settings and removing the files themselves, indexed caches of the data remained publicly visible on the Internet.

"Although it was a third-party vendor that caused this data breach, VMG is being held accountable because it was their patient data and it was their responsibility to protect it," said Sharon M. Joyce, Acting Director of the Division of Consumer Affairs. "This enforcement action sends a message to medical practices that having a good handle on your own cybersecurity is not enough. You must fully vet your vendors for their security as well."

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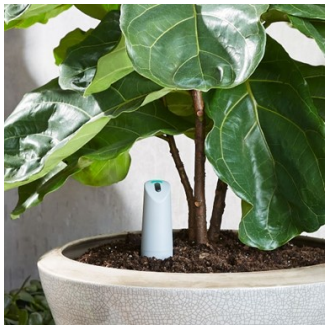
Shiny gadget of the month:
Scotts Gro Sensors and Controller



Warmer weather is finally here, leaves are coming back on trees, flowers are blooming, and you are probably starting to spend time outside getting your yard or garden in shape for the year. We've shown many smart home products for inside your home, but what about the outside?

It can be a struggle to keep up with watering your lawn, flowers, and especially your garden. No one wants their hard work to go to waste if you forget to water and have those tomatoes you've been patiently waiting on to grow to suddenly die before you get to reap the rewards. That is where Scotts Gro™ Water Sensors and Controller comes in.

The Scotts Gro™ Water Sensors focus on helping you monitor your plant's soil. By using 32 sensors that compare moisture levels in soil to a plant-specific database it can tell you just how much moisture you need and if you need to water your plants. This takes all the guess work out and gives real feedback via an app for your smartphone. Setup is simple too, you just need to plug in the hub, place your sensor and connect to the app to get going.

If you have an inground sprinkler system the Gro™ Smart Controller takes things to the next level. The controller uses the weather and even your schedule to optimize watering schedules. By using real time weather data it can automatically adjust your schedule to save you water. You can also control your sprinklers with the app for your smart device. It is even simple to install. No need to dig or hire a contractor.

These gadgets help optimize your yard and save you time and money. They could certainly be a big help to anyone who needs that extra help keeping everything growing alive and well. The Sensor starter Kit starts at $99.99 with additional sensors for $39.99. The Controller is $149.99. You can learn more for yourself at their site https://www.mygro.com/.

Office 365: Tools and Tips for Business

Office 365 is the office productivity tool of choice for many because it has everything business users could possibly need. However, the majority are not maximizing their investment. That's why we're recommending some of the lesser-known and underused tools to help you work more efficiently.

SharePoint
SharePoint is the "communication sites" platform for building an intranet where you can upload and manage content. It's customizable, feature-rich, and ideal for organizations that need an online library of information.

It's a relatively new feature that allows you to add vibrant templates and visually appealing layouts to your company's intranet, turning it into a highly dynamic and interactive page that staff will enjoy accessing for company announcements, sharing updates, and more.

Teams
Microsoft Teams is an interactive workspace that lets users communicate about specific projects. It's a collaboration tool integrated with Office applications like Word, Excel, and PowerPoint, so it's an ideal alternative to SharePoint for employees who don't need the latter's more robust capabilities.

Yammer
Yammer is an easy-to-use social networking platform for companies where users can post status updates, create polls, and make announcements.

It's also useful for sharing and co-authoring documents, as well as discussing content from SharePoint and Skype for Business. Much like Facebook, it allows users to join interest groups where they can interact with members similar to that platform's version of Groups.

Planner
Planner is Office 365's work management application that lets you create, organize, and assign tasks, share files, and chat about ongoing projects. While its functions seem similar to Teams', Planner's main purpose is to organize tasks and provide users with a visible and transparent platform for coordinating work. It's primarily a business tool whereas Teams is more of a communication tool.

PowerApps
PowerApps lets you build custom applications with a minimum amount of coding involved. Although there are similar app-building tools on the market, PowerApps is especially useful for Office 365 users because it seamlessly integrates with other Office apps, including SharePoint, for easy access to your data already stored in the Office environment.

Flow
Flow is an intuitive tool that has built-in templates you can use to automate various tasks. Things like tracking hours worked, saving files from one SharePoint account to another, and creating calendar events are streamlined by Flow. Like all of the aforementioned apps, Flow allows you to create workflows using files from OneDrive or SharePoint.

Whether you're a new or a long-time Office 365 user, these programs and features are hiding in plain sight, and we're here to help you explore and maximize them for your business. Call us today if you need expert recommendations for office productivity.

Gift Card Trivia!

This month's question is:

What was the warning issued about by the NJDOBI for the Mortgage Industry? *(Hint: The answer is in this newsletter.)*

a. Ransomware attacks
b. Wire Transfer Fraud
c. Bank Closures
d. Housing Market Crash

Please email Jon Stiles (jonathan.stiles@swktech.com) with your answer by **June 1st**, in order to be placed in the running for this month's gift card prize!

We can help you with:

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- Cloud services and virtualization
- Hardware installation and support
- Virus / spyware removal and protection
- Security solutions
- Employee awareness training
- VPN (Virtual Private Networks)
- Remote access / Mobile computing
- Server installations and upgrades
- Spam filtering
- Hosted email
- Web content filtering
- System backups, on-site and off-site
- Help desk

Contact us

Give us a call for more information about our services and products.

SWK Technologies, Inc.

South Jersey
650 Grove Road, Suite 106
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North Jersey
120 Eagle Rock Ave., Suite 330
East Hanover, NJ 07936

Phone: 856.956.5800
Fax: 856.845.6466

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The FTP was hosted by another party subcontracted by Best Medical Transcription to access relevant files in order to complete the terms of the contract with Virtua for transcription services. VMG claims that it was unaware of the additional involvement until after the breach has occurred.

Best Medical Transcription failed to notify VMG of the data breach and they only learned of it when a patient contacted them directly after her daughter discovered the records during a Google search. The Division found that VMG had violated several more directives of the Health Insurance Portability and Accountability Act (HIPAA), including a failure to adopt a security awareness and training program for all VMG members as well as also establishing a process to make and retrieve copies of the files stored on the FTP website.

VMG may have also inadvertently violated the general standards of the FTC's Security Rule and Privacy Rule regulations which apply to HIPAA. Attorney General Grewal's office and the Division accuse Virtua of not conducting a risk assessment of Best Medical Transcription to determine the safety of the PHI they provided access to.
"Patients entrust doctors with their most intimate healthcare details, and doctors have a legal responsibility to keep that information private and secure, whether it is held in an office file cabinet or stored on a computer server," said Attorney General Grewal. "Electronically stored data is especially vulnerable to security breaches and doctors must follow strict rules to safeguard it."

As part of the settlement, VMG has agreed to implement a Corrective Action Plan to address their information security practices, part of which will entail contracting a third party to conduct a review of their current PHI vulnerabilities so that a report with those findings included can be submitted to the Division within 180 days of their agreement. VMG will also be required to submit a report every two years afterwards.

As illustrated by this incident and the final ruling, certain modern data privacy regulations require you to ensure secure network conditions for all involved parties to maintain compliance. The inherent value of Non-public Personal Information (NPI) and the ubiquity of cybertheft necessitate additional precautions for data security for even more sensitive segments such as PHI. Not taking every measure to protect your clients' NPI can you put at risk of losing business as well as being penalized for noncompliance with government regulations. Contact us to find out more about how we can help you safeguard your data.