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.**

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