



CREDIT MATTERS

Financial Risk Management is Good Management



Testimonial

Credit Matters is an essential MUST DO tool for all potential and existing businesses to ensure all threats of diminishing the financial viability are identified and treated.

Gordon Latimer CPP CCPS
Security Management Professionals Pty Ltd

Please note this information is for general knowledge purposes only. It is not meant to be definitive advice.

If in doubt on these matters you should always seek professional advice.

Artificial Intelligence

THE FRAUDSTER'S LATEST TOOL

In terms of automated computerised, (fraudulent) activity, robotic software remains the source of personal and business nightmares. Spanning throughout mega-cities and reaching the furthestmost addresses in every country, all phones, computers and tablets can be affected or infected. The culprits, better known as 'Spam' and 'Scams' are serious concerns for everyone connected to the internet – by any device.

The progression of this insidious aspect of modern life is 'Artificial Intelligence' which, regrettably is already upon us.

The fraudster's first objective

As with 'Spam', the fraudster's first objective is to trick their prey into clicking on a link or attachment to activate malicious viruses, bugs and/or self-activating programs known as "worms". The only defence is firewalls and spam-detection software, both of which are consistently battling growth phases against the fraudsters, in so being, are not full-proof – as infamous global 'Ransomware' has proven.

Until the intended victim clicks on a seemingly harmless link or opens an attachment from an apparently reliable source, they remain unaffected. Hence the fraudster's advancement to 'Artificial Intelligence' where their automated software secretly tracks incoming and outgoing emails, texts and phone calls to identify

your details. Once your identity and professional and/or personal interests are established, the fraudster's operation, whether large or small, simply call's, texts and/or emails you a proposal while acting as a convincingly reliable source, (professing to be someone known to you and/or representing a brand name company).

Another advancement in the fraudsters arsenal includes redirecting their malicious software from databases they've taken over. Therefore, you must be equally cautious of unexpected emails from sources you do know. If there's any doubt, call the person and confirm they personally sent the email. If they didn't, it's most likely their computer is compromised, but now you've made them aware of it.

The millisecond the fraudster's means-of-attack is activated, (by clicking the link or attachment) any number of insidious infections/worms penetrate your computer's operating system/network/backup drives, handing over full control and/or delicate information such as bank accounts and passwords. Alternatively, they may lie undetected while recording your every keystroke, while preparing any number of miserable attacks.

Example of an unsolicited approach

Brisbane's sky comes tumbling down in three-day [redacted]

Jack [redacted].com.au >

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

Sent: Tue 26/09/2017 9:41 AM
To: [redacted].com.au

Hi Gordon,

Hope you're well.

I thought you might be interested in the announcement that Brisbane's famously blue skies will be transported to street level on the iconic Queen Street Mall for a spectacular three-day experiential [redacted]

Click [here](#) for images, and watch curating artist [redacted]rey's previous project Blue Sky [here](#).

See below for the media release, and please don't hesitate to contact me for more information or to arrange an interview with Kinly and event curators.

Sincerely,

Jack [redacted]
[redacted]

Brisbane's sky comes tumbling down in three-day art activation

An enormous cube made of transparent walls filled with thick white fog will appear on Brisbane's Queen Street [redacted] a new immersive [redacted] installation by local ephemeral artist [redacted]rey. The mesmerising cube will become a slice of heaven as images of Brisbane's striking blue skies are projected on the foggy canvas, allowing visitors to walk into a dreamland of the river city's sky.

Reducing the field of vision to a dim blur, the installation invites a slower, stiller way of being in the city, transforming Brisbane's distant stratosphere into a substance whole bodies can be immersed in, bringing the wonder of the blue sky to the street.

Annotation: Clicking on links like these may activate worms or other automated software to infiltrate your phone, computer or tablet - accessing your personal details - including your bank accounts and passwords.

The fraudster's methods may be varied and complicated, taking multiple steps, but their end-result is the same – to steal your identity and/or money. When successful, the impact on your personal and professional life is nothing short of catastrophic.

continued...

Example of an initial approach in a possible multi-step tactic

Asst. Manager Business Development
Call: [REDACTED]

From: [REDACTED]
Sent: Wednesday, Aug 30, 2017
To: kim@creditmatters.com.au
Subject: [REDACTED] BootCamp

Dear Kim,

We are glad to invite you for our upcoming [REDACTED] **BootCamp** scheduled in **Melbourne** on [REDACTED] **Sydney** on [REDACTED]

The [REDACTED] Bootcamp is designed to help you achieve in-depth knowledge about [REDACTED] principles and services. You will learn how cloud computing is redefining the rules of IT infrastructure architecture, as well as how to design, plan, and scale your [REDACTED] Cloud implementation with best practices recommended by [REDACTED]

The course will help you learn the terminology, best industry practices, latest trends and become an industry-ready [REDACTED] professional.

By the end of this bootcamp you will get a live lab experience for the below:

- [REDACTED] Configuration
- Create custom [REDACTED] for your application
- Deploy a 3-tier web application on [REDACTED]
- Create an [REDACTED]
- Add ELB and AutoScaling to your 3-tier web application on [REDACTED]
- Create [REDACTED] buckets, test versioning, cross-region replication and host a static website in your bucket.

Based on the scenario given, you will be able to design a scalable and highly available architecture for a customer application on to [REDACTED]

At the end of the class you will:

- Discuss multiple scenario based questions for the preparation of AWS certification exam.
- Have access to our online mock exam.

Register at the earliest to avail **Early Bird Price**. For more information and to register visit [www.\[REDACTED\].com](http://www.[REDACTED].com)

It will be great if you could attend [REDACTED] our associates for this program. We are happy to assist you.

Kindly respond back to this email [REDACTED] your seats.

Best Regards,
[REDACTED]
Business Development Manager
Call: [REDACTED]

Clicking on links like this may activate worms or other automated software to infiltrate your phone, computer or tablet - accessing your personal details - including your bank accounts and passwords.

Example of enticing on-going interaction to gain your confidence

From: [REDACTED] [REDACTED].com]
Sent: Thursday, 28 September 2017 8:45 AM
To: Kim <kim@creditmatters.com.au>
Subject: RE: [REDACTED] BootCamp

Dear Kim,

Good Morning ! Hope you're doing well.

We would like to thank you for opening our previous email with regards to our [REDACTED] **BootCamp** scheduled in **Melbourne** on [REDACTED] | **Sydney** on [REDACTED].

As the time is ticking, we are in the process of closing accounts. Typically when we haven't heard back from someone it means they're either really busy or aren't interested.

If you aren't interested, do I have your permission to close your account?

If you're still interested, what do you recommend as a next step?

Thanks for your help.

[REDACTED]
Business Development Manager
Call: [REDACTED]

Because an email is well written and polite, there is no assurance it is not a scam, robotic interaction or artificial intelligence attempting to access your computers, phones and tablets.

Skilfully written to entice you into responding/interacting.

Dealing with suspect emails

How do you prevent the devastation caused by clicking on to the wrong emails? Become educated by accessing the materials available at creditmatters.com.au or by seeking professional assistance.

When dealing with suspect emails or what at first appears to be an "interesting email" remember the old adage: *"Curiosity killed the cat!"*

continued...

A few simple strategies for dealing with suspect emails include:

If in doubt, delete it! If it is a genuine email, the sender is likely to follow up by telephone.

If in doubt delete it! If it is a spam, you may see the same email content come from another email sender.

If you believe the email is genuine, always check your records (search their name in your 'In Box' for previous emails) verify the email has not come from a different source. Even then, if the email looks different in any way, a simple telephone call or text message is well worth the effort.

Finally, if in doubt – delete the email – the risk is simply is not worth the risk of clicking on any of its contents or attachments.

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