



Prevent, Detect, Respond



@NJCybersecurity



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Cybersecurity: How Can PII Be Compromised

October 21, 2022



Resource for New Jersey - www.cyber.nj.gov

OFFICIAL SITE OF THE STATE OF NEW JERSEY
NJ's Current Cyber Alert Level: "ELEVATED"



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Integration Cell

[Identity Theft & Compromised PII >](#)

Russia/Ukraine Cyber Threat Assessment & Risk Mitigation Steps

Business Resources
Guides
Best Practices



Incident Reporting



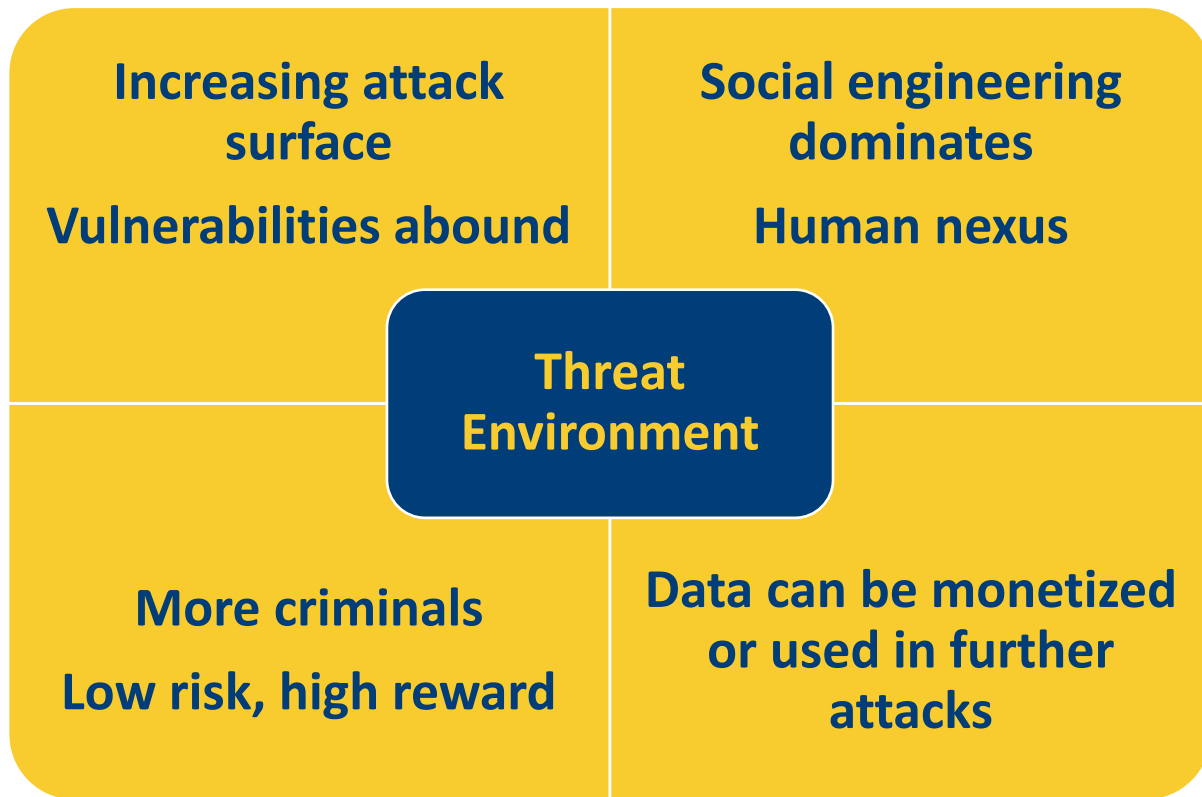
Weekly Bulletin



Membership

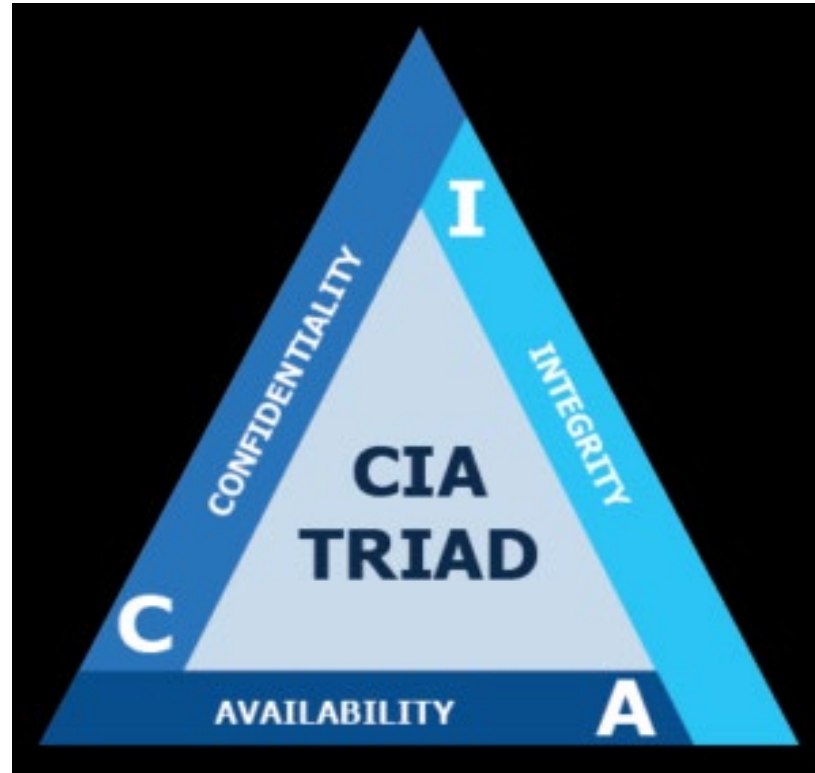


Cyber Threat Landscape





CIA Triad



Privacy and safety

TLP: White



Impacts of Cyber Threats

Risk-based Approach

Vulnerability	Threat	Consequence
People	Means	Financial
Processes	Motivation	Operational
Technology	Opportunity	Physical

If valuable data is accessible and not secured, it is a matter of when, not if, it is located and exploited.



Personally Identifiable Information (PII)

What is PII?

New Jersey [defines](#) PII broadly to include **name, address, telephone number, Social Security number, driver's license number, and passport number** as well as height and weight, biometric information, race, religion, sexual orientation, health information, and commercial or financial information.

N.J.S.A. 56:8-161 et seq., [applies](#) to any company or person conducting business in New Jersey, which compiles or maintains computerized records that include personal information.

"Personal information" is defined as "an individual's first name or first initial and last name linked with any one or more of the following data elements:

- (1) Social Security number (SSN);
- (2) driver's license number or state identification card number; or
- (3) account number or credit or debit card number, in combination with any required security code, access code, or password that would permit access to an individual's financial account.



How Can PII Be Compromised?

- **Phishing attacks**
- **Impersonation scams**
- Credential-stuffing attacks
- Brute-force attempts
- Misconfigured or unpatched systems



Examples of PII Compromises

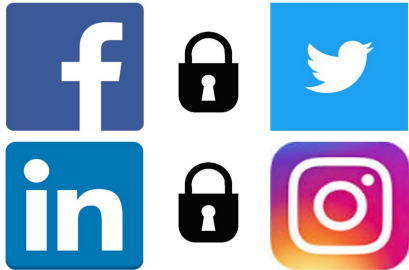
- Everyone is a target!
- Fraudulent wire transfers to close on property
- Payoff instructions altered during refinance transaction
- New payment instructions for rental payment



Best Practices



- Use verified, secure, and encrypted websites
- Navigate directly to authentic or official websites



- Don't share or post account info or passwords
- Avoid auto-saving info in OS, browser, website, apps
- Don't post personal or work info online
- Make it hard to find or guess info about you



- Google yourself
- Reduce digital footprint (How Big is Your Footprint?)
- Ask family/friends to respect your privacy
- Don't add anyone you don't personally know or trust to social networks



- Stop and think before you click
- Safeguard your info and accounts regardless of communication





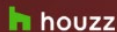
HaveIBeenPwned.com

- Check regularly
- Change passwords immediately
- Refrain from password reuse



LinkedIn: In May 2016, LinkedIn had 164 million email addresses and passwords exposed. Originally hacked in 2012, the data remained out of sight until being offered for sale on a dark market site 4 years later. The passwords in the breach were stored as SHA1 hashes without salt, the vast majority of which were quickly cracked in the days following the release of the data.

Compromised data: Email addresses, Passwords



Houzz: In mid-2018, the housing design website Houzz suffered a data breach. The company learned of the incident later that year then disclosed it to impacted members in February 2019. Almost 49 million unique email addresses were in the breach alongside names, IP addresses, geographic locations and either salted hashes of passwords or links to social media profiles used to authenticate to the service. The data was provided to HIBP by dehashed.com.

Compromised data: Email addresses, Geographic locations, IP addresses, Names, Passwords, Social media profiles, Usernames



Lumin PDF: In April 2019, the PDF management service Lumin PDF suffered a data breach. The breach wasn't publicly disclosed until September when 15.5M records of user data appeared for download on a popular hacking forum. The data had been left publicly exposed in a MongoDB instance after which Lumin PDF was allegedly been "contacted multiple times, but ignored all the queries". The exposed data included names, email addresses, genders, spoken language and either a bcrypt password hash or Google auth token. The data was provided to HIBP by a source who requested it be attributed to "JimScott.Sec@protonmail.com".

Compromised data: Auth tokens, Email addresses, Genders, Names, Passwords, Spoken languages, Usernames



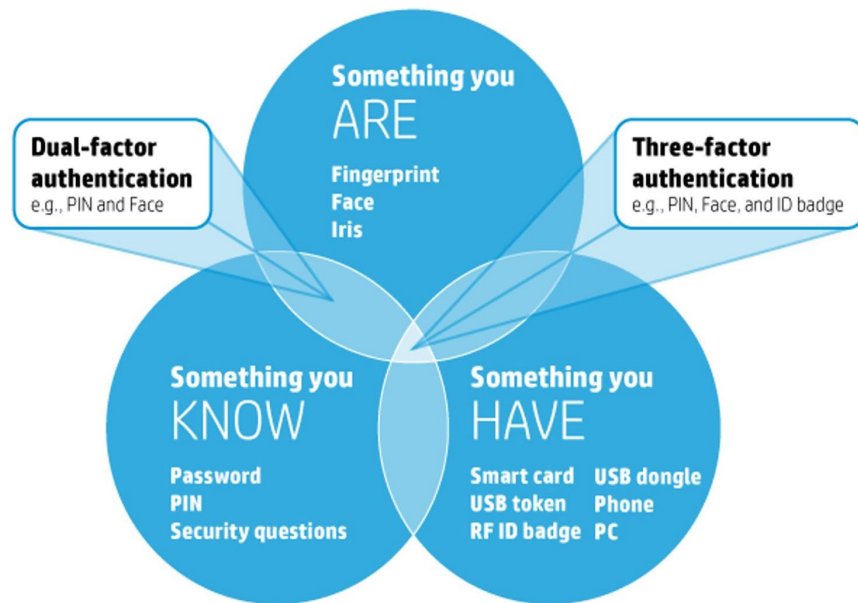
MyFitnessPal: In February 2018, the diet and exercise service MyFitnessPal suffered a data breach. The incident exposed 144 million unique email addresses alongside usernames, IP addresses and passwords stored as SHA-1 and bcrypt hashes (the former for earlier accounts, the latter for newer accounts). In 2019, the data appeared listed for sale on a dark web marketplace (along with several other large breaches) and subsequently began circulating more broadly. The data was provided to HIBP by a source who requested it to be attributed to "BenjaminBlue@exploit.im".

Compromised data: Email addresses, IP addresses, Passwords, Usernames



Multi-Factor Authentication (MFA)

Multi-factor authentication



Enable (option) v. Enforce (mandatory)

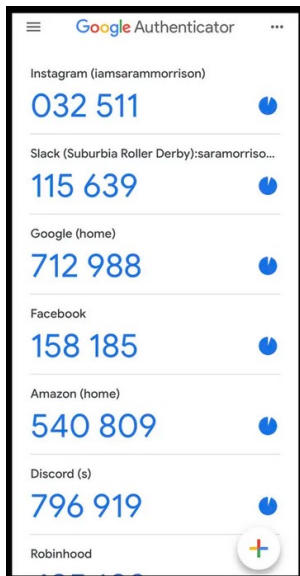


Multi-Factor Authentication (MFA)

Best method to protect against account compromise as a result of credential theft

Choose **authentication apps** or **hardware tokens** over SMS or email codes

Establish PIN on cellular account to help prevent SIM swapping attacks



Multi factor authentication



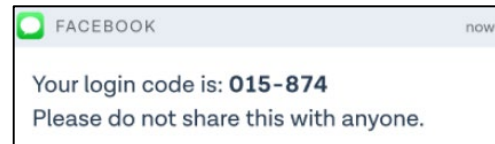
**Something
you have**



**Something
you are**



**Something
you know**





Report a Cyber Incident

<https://www.cyber.nj.gov/cyber-incident>

- Organizations may not be aware of specific threats, trends, suspicious indicators, or vulnerabilities
- Information as to what happened, attack vector, sector impact, and data exfiltration
- Provide guidance and offer direction on mitigation and prevention
- Report to law enforcement as insurance company requirement and organizations may not have resources
- Share information to protect others

NJCCIC Cybersecurity Incident Reporting System

The NJCCIC Incident Reporting System provides a secure, web-enabled means of reporting cybersecurity incidents to the NJCCIC. The information you submit allows us to provide timely handling of your security incident, as well as the ability to conduct improved analysis. If you would like to report a cybersecurity incident, please complete the following form, providing as much detail as possible. Incomplete information may limit the NJCCIC's ability to process or act on your report. If you are submitting an incident report outside normal business hours, 8AM-5PM Monday-Friday, the NJCCIC will respond to non-urgent matters the next business day.

If you or someone you know are in immediate danger, please call 911. For criminal matters, please contact your local police department.

If you would like to report fraudulent activity related to unemployment benefits, please contact the NJ Department of Labor via the instructions on their website.

IMPACTED INDIVIDUAL/ORGANIZATION INFORMATION

First Name*	Last Name*
<input type="text"/>	<input type="text"/>
Phone Number*	Extension
<input type="text"/>	<input type="text"/>
Email*	Confirm Email*
<input type="text"/>	<input type="text"/>
County*	Zip Code*
--None--	<input type="text"/>
Organization Reporting*	
--None--	



Report a Data Breach

Organizations ARE mandated by law to report data breaches

- Any business that conducts business in New Jersey, or any public entity that compiles or maintains computerized records that include personal information, are required to disclose any breach of security of those computerized records...following discovery or notification of the breach to any customer who is a resident of New Jersey whose personal information was, or is reasonably believed to have been, accessed by an unauthorized person.
- Submit data breach report at cyber.nj.gov/breach:
 - Data breach details (number of NJ residents affected, data compromised, and consumer notification)
 - NJCCIC for intelligence purposes
 - NJ State Police for possible criminal activity
 - NJ Office of Attorney General for consumer impact



Data Breaches, Law, Reporting

- State of New Jersey Data Breach Report Form
<https://www.cyber.nj.gov/breach/>
- NJ Office of the Attorney General, Office of Consumer Protection
<https://www.njconsumeraffairs.gov/ocp/Pages/cyberfraud.aspx>
- Identity Theft and Compromised PII
<https://www.cyber.nj.gov/informational-report/identity-theft-and-compromised-pii>



Resources

- **Don't Take the Bait! Phishing and Other Social Engineering Attacks**

<https://www.cyber.nj.gov/informational-report/dont-take-the-bait-phishing-and-other-social-engineering-attacks>

- **Passwords, Passwords, Passwords**

<https://www.cyber.nj.gov/instructional-guides/passwords-passwords-passwords>

- **Spotting a Spoofing**

<https://www.cyber.nj.gov/informational-report/spotting-a-spoofing>

- **Impersonation Scams**

<https://www.cyber.nj.gov/garden state cyber threat highlight/impersonation-scams>

- **Multi-Factor Authentication (MFA): A Critical Step for Account Security**

<https://www.cyber.nj.gov/garden state cyber threat highlight/multi-factor-authentication-mfa-a-critical-step-for-account-security>



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