

# Be cyber secure: phishing



Phishing is a way that cyber criminals will try to trick you into revealing confidential or sensitive company information. Phishing occurs through several channels; emails, text messages, phone calls, and social media. When attempting to phish, cyber criminals will often create a sense of urgency to trick you into clicking a link or open an attachment which will infiltrate your devices and/or email to steal passwords and bank account information.

→ Here are some ways cyber criminals may attempt to phish:

- **Contacting you** through fraudulent, spoofed or compromised email accounts or accounts for messaging apps.
- **Providing an urgent pretext** for why you must send confidential or financial information.
- **Encouraging you to click** a link that downloads malware onto your computer and gives criminals access to your device and information.

→ Be proactive:

- **Be careful** when posting personally identifiable information on social media.
- **Download app updates.** Unpatched software can expose you to threats.
- **Invest in antivirus software** and other cyber security software that can flag suspicious emails and sites.
- **Double check sender information.** Check domain name of sender to ensure they are not spoofing the email address.
- **Never trust** unknown individuals. Verify everything they claim and do not send sensitive information to anyone whose identity you can't verify.

→ If you suspect you have been targeted:

- **Don't delay.** Acting quickly after an event can minimize damage to you or your company.
- **Contact your bank's servicing desk** or support staff to report a fraudulent transaction as soon as you can.
- **Know and follow your local laws** and guidelines for cyber incidents.
- **Report the threat** to the platform on which it occurred.
- **Document everything** about the event. The more information you have, the better armed you will be to assist an investigation by your company, bank and law enforcement officials, and the better prepared you will be against future cyber crime attempts.

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→ Cyber criminals may contact you by using the following methods:

- **Vishing** is the phone version of phishing, and smishing is the SMS or messaging app version.
- **Spear phishing**: highly targeted phishing campaign designed for specific individuals.
- **Spoofing**: disguises communications in order to appear to be from someone else, including legitimate businesses or employees. Cyber criminals can spoof emails, phone numbers and websites.
- Remember that Bank of America, like many companies, will never ask you for account details unless you call us.

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