



# Banking in a COVID Environment

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# Introduction

Whiles there are some remarkable feats to be celebrated by most companies adopting new dynamics of doing business in this COVID19 times, there are equally increase in 'success' also being enjoyed by the criminals exploiting the various vulnerabilities that come with the new dynamics of work.

- **Teleworking Tools :-Remote working helps Zoom grow 169% in one year, posting \$328.3M in revenue Q1 2020**
- **Streaming services :- Netflix adds 16 million subscribers in the first quarter more than a double growth than predicted in January**
- **Online Retails :- Amazon goes up 25%**
- **Telecommunication:- MTN saw an uptick in data subscribers grew by 5.5% whiles Momo users grew to 15.5 million, a 6.9% increase.**

# Cyber Crime facts and Stats

Apple, Netflix, and Yahoo Account for 25% of Brand Impersonations in Phishing Attacks in Q1 2020

FBI report indicate 3000-4000 daily complaints through their internet portal from a 1000 daily complaints pre COVID

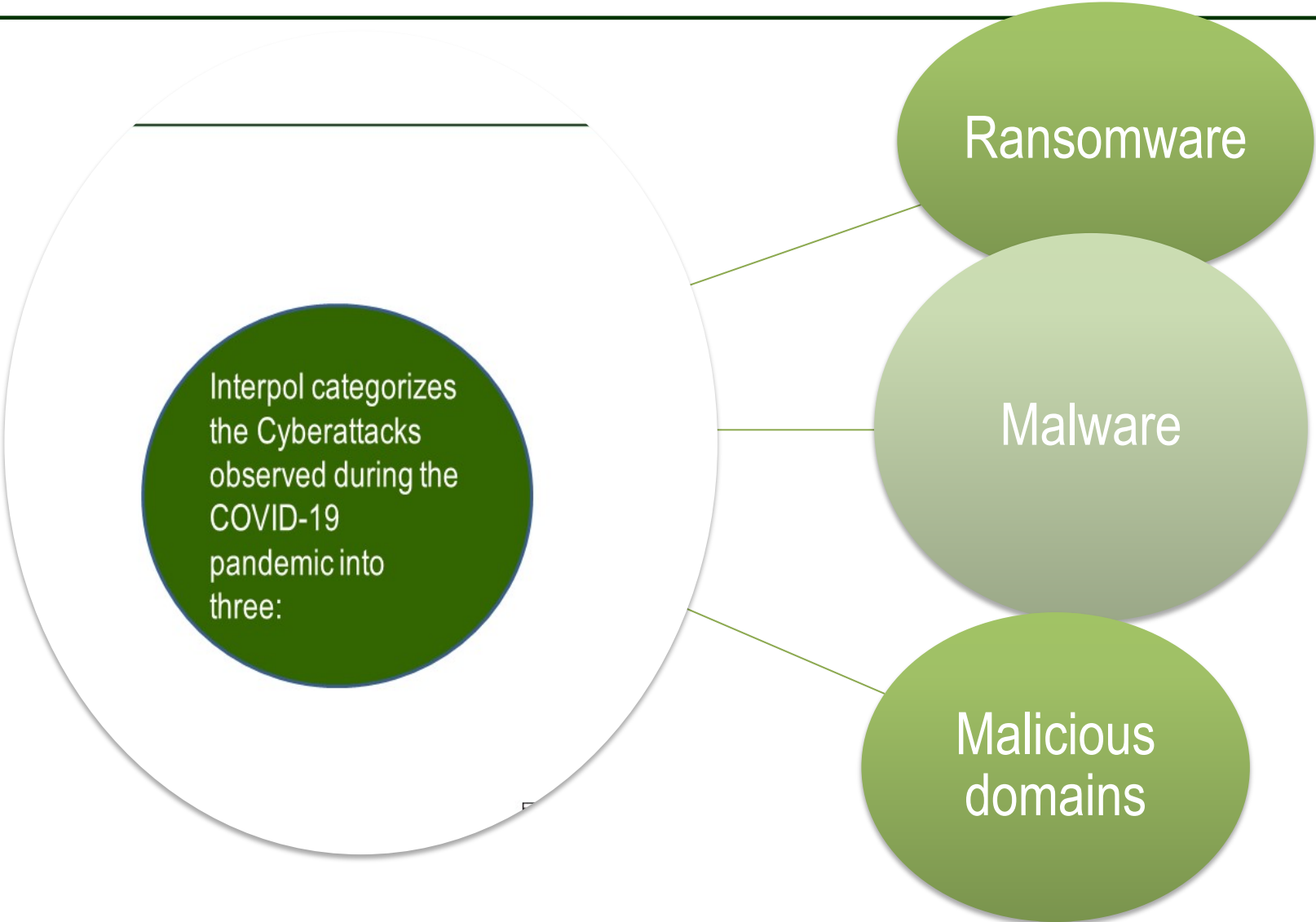
A ransomware attack in early 2020 on the New Orleans city government cost the city upwards of \$7 million

South Africa's Post-Bank is replacing 12 million Bank cards after major security breach.

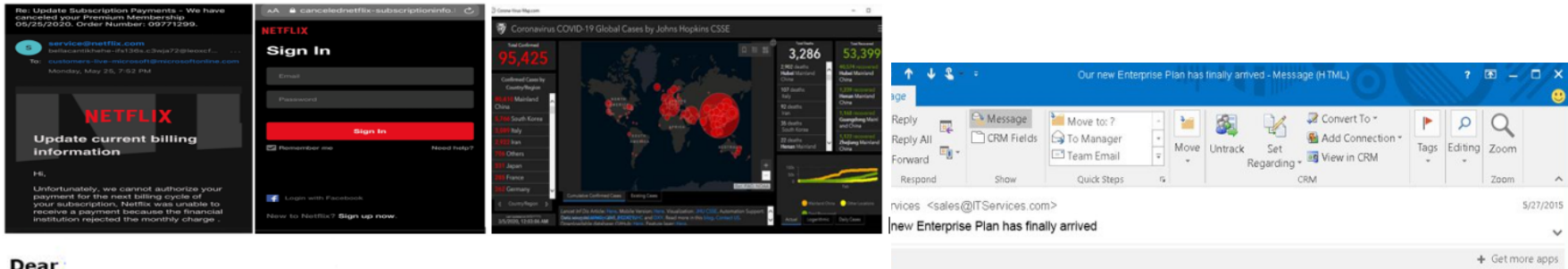
Travelex paid \$2.3M of \$6M demanded by ransomware operators

\$10M stolen from Norway's state investment fund in a business email compromise.

# COVID 19 Common Cyber Attack Methods



# COVID 19 Common Cyber Attack Methods



Dear :

You have (22) pending incoming email messages awaiting your Approval in your Mailbox Quarantine since 16/02/2020 05:00 PM (UTC).

If you wish to view and recover these messages to your Mail inbox, Kindly Click the below.



Boaghana will not be responsible for any loss of your important messages if the above action is not taken.

Best Regards,  
Boaghana Message Center

Subject: [VPN] configuration secured link - 1661  
Origin: "Remote Access VPN" <vpn@boaghana.com> - 07813035476e4778e2812ee23f4737e@boaghana.com  
Recipient: kwame.ankomah@boaghana.com  
To: kwame.ankomah@boaghana.com  
Apr 2nd 07:52 AM PDT  
[View Original Email Headers](#)

New VPN configuration home access.

<http://talremoteaccess.boaghana.com/vpnconfiguration>

Login with your email and password.

Thanks,  
IT Support



From: Rosine U. Rudasingwa [mailto:itdepartment@boaghana.com]  
Sent: Friday, December 14, 2018 2:30 PM  
To: Kwame Ankomah <kwame.ankomah@boaghana.com>  
Subject: Microsoft Windows Update

Hello,

Please note, after performing automatic updates on your workstation the Windows update KB-2328765 has failed to applied and requires your intervention. Please follow the instruction below to install this update on your computer.

**Instructions:**

1. Click on this link [http://microsoft.com/download/security\\_updates\\_KB-2328765](http://microsoft.com/download/security_updates_KB-2328765)
2. On the resulting web page, click the "Download" button.
3. A dialog box will pop up (you may need pop-ups enabled). Start the installation immediately by clicking the "Open" button. The installation takes less than 4 minutes, runs in the background, and does not require a reboot.

Thank you,  
BOA IT Team

sing ITServices. We are currently undergoing a major upgrade to our product line have a new service you'll be interested in. Our new Enterprise Package includes a number of updates, such as premium roved data analysis and state of the art security features.

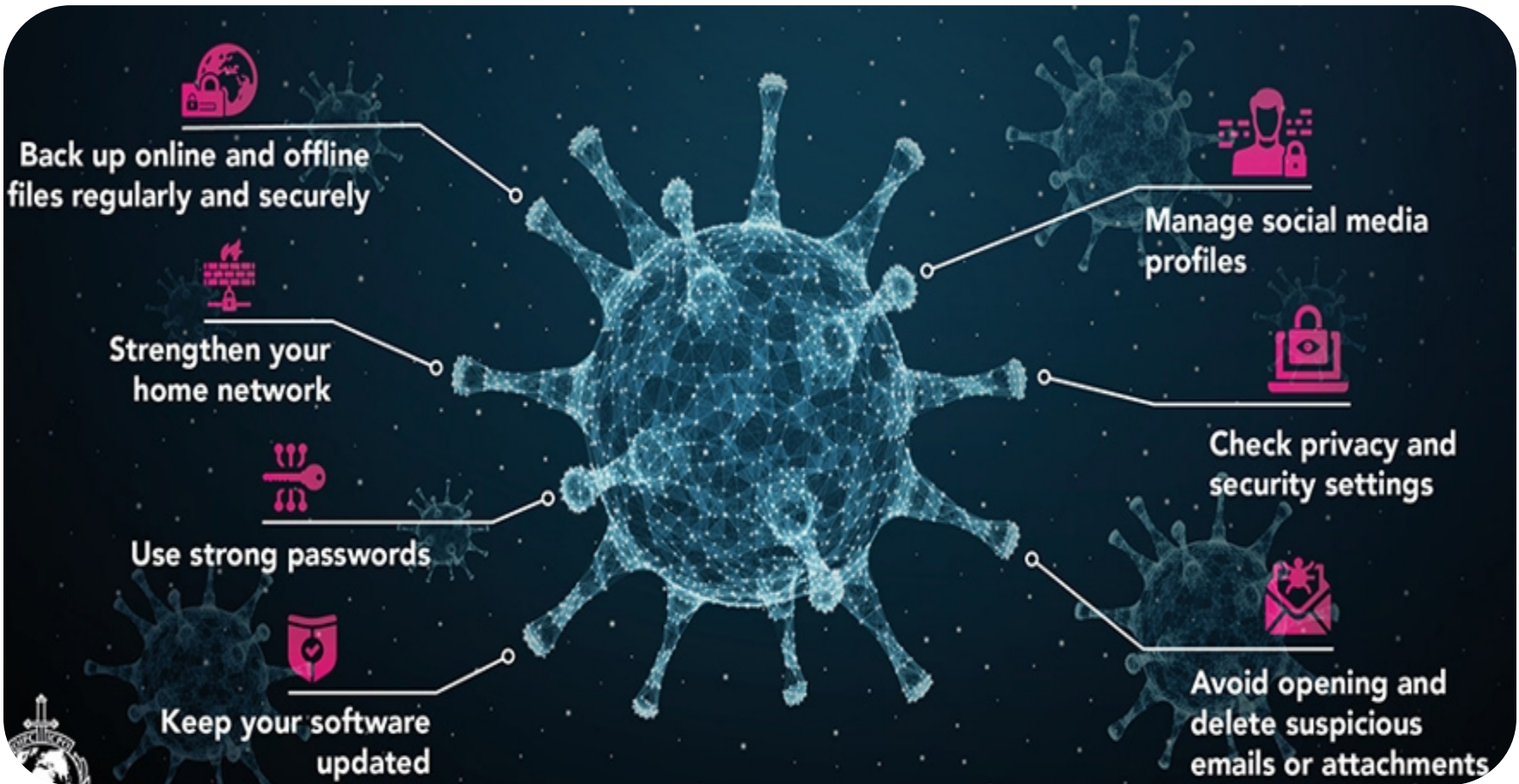
s service is being offered as a free trial. To update your account, simply click the link below.

[es.com/enterprise](http://es.com/enterprise)

led time offer, so be sure to act quickly.

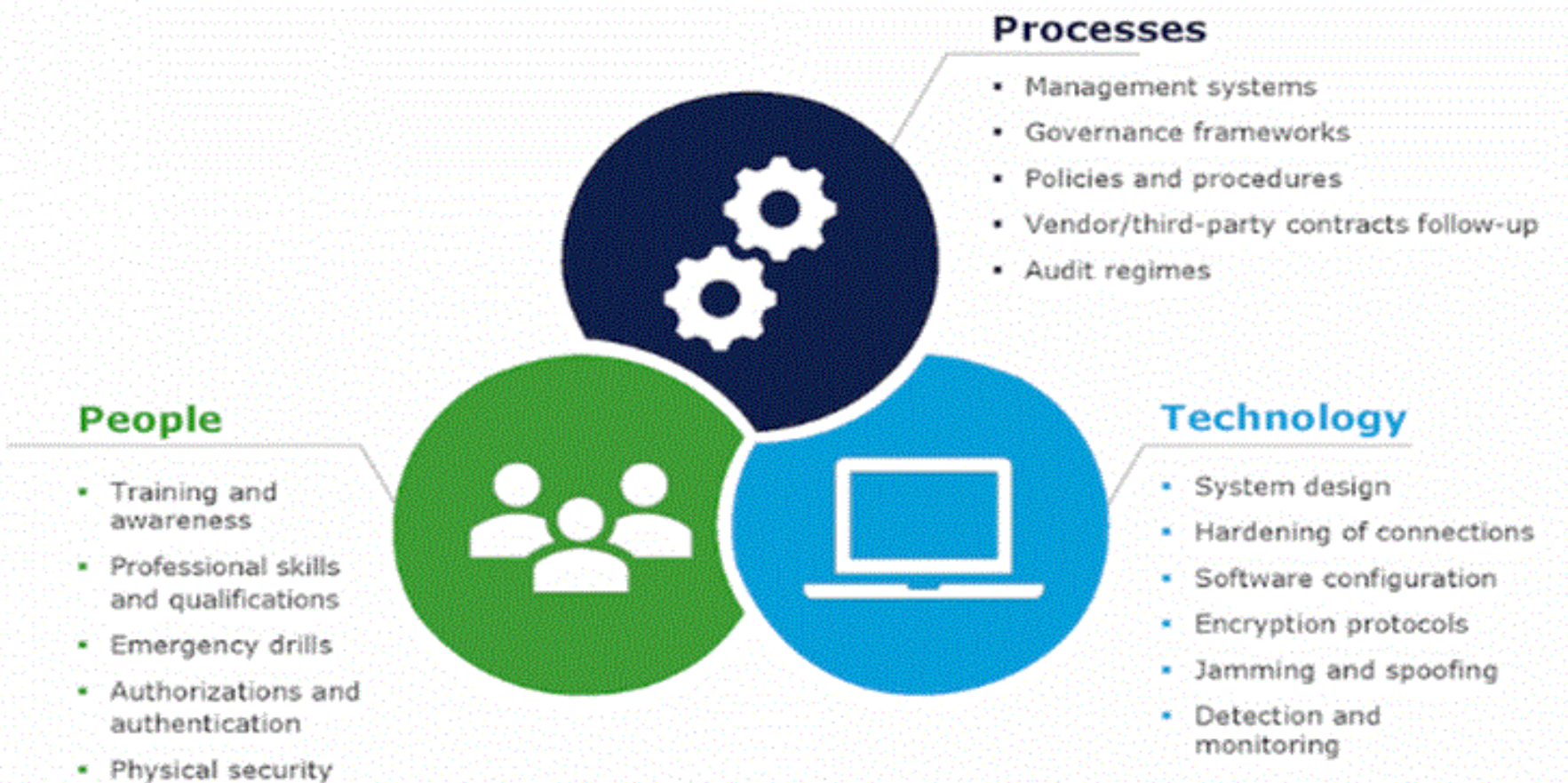
ISON  
ales Executive

# Safety Checklist



# Cyber Security in BOA-Ghana

BOA-Ghana is certified in ISO 27001 in Information Security Management Systems and ISO 22301 in Business Continuity Management System, which means we adhere to all 114 controls required by the International Organization of Standards.





# Cyber Security of BOA Digital Platforms

## Internet banking BOAweb:

- Equipped with multi factor authentication using Google authenticator.
- Implores the use of virtual keyboard to prevent any form of key logging activities during their sign-ins.
- Session timeouts
- Runs on Https

## BMobile:

- Biometrics or password to access the platform

# Cyber Security of BOA Digital Platforms

## ATM:

- Anti-Skimming
- Cards are chip and pin enabled, providing secure transaction for the customer.



# Q & A

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**THANK YOU**