

October is National Cybersecurity Awareness Month “Do Your Part. #BeCyberSmart.”



Chapter 2: Phishing Attack Prevention

How to Identify & Avoid Phishing Scams

Phishing is a form of social engineering. Phishing attacks use email or malicious websites to solicit personal information by posing as a trustworthy organization. For example, an attacker may send email seemingly from a reputable credit card company or financial institution that requests account information, often suggesting that there is a problem. When users respond with the requested information, attackers can use it to gain access to the accounts.

Phishing attacks may also appear to come from other types of organizations, such as charities. Attackers often take advantage of current events and certain times of the year, such as

- Natural disasters (e.g., Hurricane Katrina, Indonesian tsunami)
- Epidemics and health scares (e.g., H1N1, COVID-19)
- Economic concerns (e.g., IRS scams)
- Major political elections
- Holidays

What are common indicators of Phishing Attempts?

- **Suspicious sender's address.** The sender's address may imitate a legitimate business. Cybercriminals often use an email address that closely resembles one from a reputable company by altering or omitting a few characters.
- **Generic greetings and signature.** Both a generic greeting—such as “Dear Valued Customer” or “Sir/Ma’am”—and a lack of contact information in the signature block are strong indicators of a phishing email.
- **Spoofed hyperlinks and websites.** If you hover your cursor over any links in the body of the email, and the links do not match the text that appears when hovering over them, the link may be spoofed.
- **Spelling and layout.** Poor grammar and sentence structure, misspellings, and inconsistent formatting are other indicators of a possible phishing attempt.
- **Suspicious attachments.** An unsolicited email requesting a user download and open an attachment is a common delivery mechanism for malware. A cybercriminal may use a false sense of urgency or importance to help persuade a user to download or open an attachment without examining it first.