

March 2018

Digital crime and cyber security

A fascinating insight into digital crime methods was provided at our March meeting.

Andrew Dixon, of Barclays Bank, gave a comprehensive overview of the methods used to target individuals and businesses—and crucially, how we can all take measures to protect ourselves.

The cost of cyber crime in the UK is set to reach £27bn soon. Globally, 3.1bn persona records were leaked in 2016. Cyber crime has been made a Tier 1 priority by the Strategic Defence and Security Review.

Andrew outlined the methods used by fraudsters to access information. Ransomware, such as that which affected the NHS in 2016, is spread automatically and very quickly once it is in a system.

CEO impersonation, where a fraudster sends what appears to be an email from someone in authority at an organisation, is expected to become more commonplace in the coming years, as is invoice fraud. Distributed denial of service attacks, where the system is taken over by multiple devices accessing it simultaneously, is also on the rise.

More than 80% of fraud involves some element of phishing. This can be the straightforward false message from a bank asking you to click a link, or more targeted spear phishing, where your digital footprint is exploited to send you highly relevant but fraudulent information.

Continued on p2

April meeting: Business Safari

Our April meeting will be our ever-popular Business Safari. It takes place on Monday 9th April at Harrogate Ladies' College, with a free buffet for all attendees.

For the uninitiated, the Safari is structured speed-networking, allowing you to meet up to 48 other business owners in just a couple of hours. You'll exchange business cards, tell people a bit about yourself and your business, and get to know fellow chamber members.

Members can book one free space per business. Second spaces are £15 each and you will have to "hunt in pairs".

Places are limited and allocated on a first

come, first served basis. Please book early to avoid disappointment. We usually have a waiting list for the Safari, so if you book and later find you can't attend, please **let us know**. We can usually re-allocate you a place.

This is a members-only event. Book your place at www.harrogatechamber.co.uk.

In a change to the schedule, our June meeting will look at the merits of proposed developments at Flaxby and Green Hammerton. It takes place on Monday 11th June at the Crowne Plaza. Full details to follow.

For example, a person who had bought theatre tickets and posted about it on social media could be targeted by a fraudster. They might send an email that looks as though it comes from the theatre, asking the person to click a link to win a VIP experience. However, the link then goes to a malware site.

There are ways to limit susceptibility to fraud. Firstly, using different passwords for everything is vital—imagine the impact if someone guesses one and is then able to access everything. It takes five seconds to crack an eight-character password with just lower case letters. Add in capitals and special characters and it takes nine days.

Many people use the same common passwords (eg 123456, qwerty, password etc) which should be avoided. Try combining three different words which aren't related to each other but will be memorable to you, and incorporating lower and upper case letters, numbers and symbols.

Only allow people to access systems which they need. If everyone has access to everything, one error can take down the whole company. It's not about not trusting people, but rather limiting the damage that can be done if one person is targeted.

Have protocols in place to prevent CEO fraud. For example, if you receive an email from the CEO asking for an urgent money transfer to a new account, call him or her to confirm it.

Google "10 Steps to Cyber Security" for more tips from the National Cyber Security Centre. They also offer security testing and certification for businesses. If you believe you have been subject to cyber fraud, report it to Action Fraud—they have a phone number on their website to report live attacks.

Barclays has invited chamber members to register for a webinar on cyber security. See our blog for information and further cyber security resources.

Business news

For the latest information affecting the business community, please keep checking our blog and social media channels. Recent highlights include:

Productivity—DSC Chartered Accountants are holding a free event on Friday 13th April to help your business become more productive. Booking details on the blog.

New retail park—plans for the site formerly owned by Tesco on Ripon Road were on show in a public consultation. The developers' details are on our website if you want to find out more.

GRF Associates is holding a one-day Ofqual-regulated First Aid course on Monday 9th April at Hotel du Vin. Places are £69. www.grfassociates.co.uk.

Yorkshire Business Market takes place on Monday 30th April at Pavilions of Harrogate. Around 100 exhibitors will welcome more than 1,000 business visitors throughout the day, with a series of seminars also running at the venue. There are still stands available but the most popular spots are booking up fast. www.yorkshirebusinessmarket.co.uk

AGM and management group

After the April Safari, our May meeting will focus on How to Enhance Employee Engagement. It takes place at the Cedar Court Hotel on Monday 14th May, and will also include a short AGM.

We'll be electing our next president, vice presidents, officers and management group members at this meeting.

We are looking for new members to join the chamber's **management group**, which meets quarterly to plan our meetings and develop what the chamber offers to members. If you would like to be considered for the group, or would like to nominate a fellow chamber member, please contact us.