

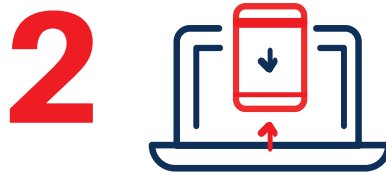
# Six simple steps to avoid paying a cyber criminal

145%

more paid by HSB in **misdirected payment fraud** claims through August 2020 compared to the same period last year.



Limit the number of employees who have authority to transfer funds, and train them to identify social engineering cyberattacks (e.g., phishing, spoofed emails).



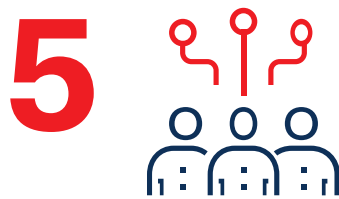
Use multi-factor authentication instead of static password.



Confirm payment details through a telephone call prior to transferring funds.



Reduce single, large lump-sum fund transfers by sending multiple transfers in smaller amounts.



Have several people review payment details prior to transferring funds, cryptocurrency, securities or tangible property.



Use a secured email gateway (e.g., GreatHorn, Proofpoint, Mimecast, Barracuda, or Ironscales) to filter emails and protect employees from those that are fraudulent.