



Wolfpack Information Risk (Pty) Ltd (2011/100935/07)

Gauteng Women in Insurance

Cybercrime Self-Defence

10:00

PROTECTION IN THE PACK

<https://www.wolfpackrisk.com>

info@wolfpackrisk.com

Presenter: Craig Rosewarne

Classification: Confidential

Version: 1.0

PROTECTION IN THE PACK





01 The African cyber threat landscape

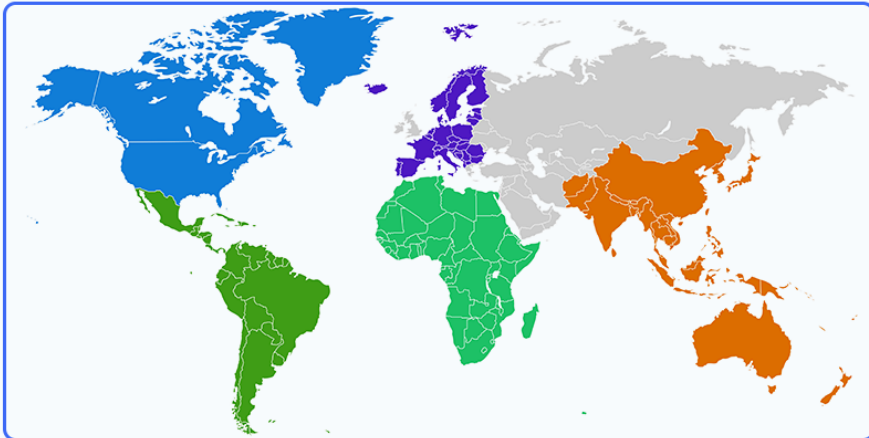
02 Cybercrime self-defence - interactive session

03 Cybersecurity for insurance organisations

04 Questions & discussion

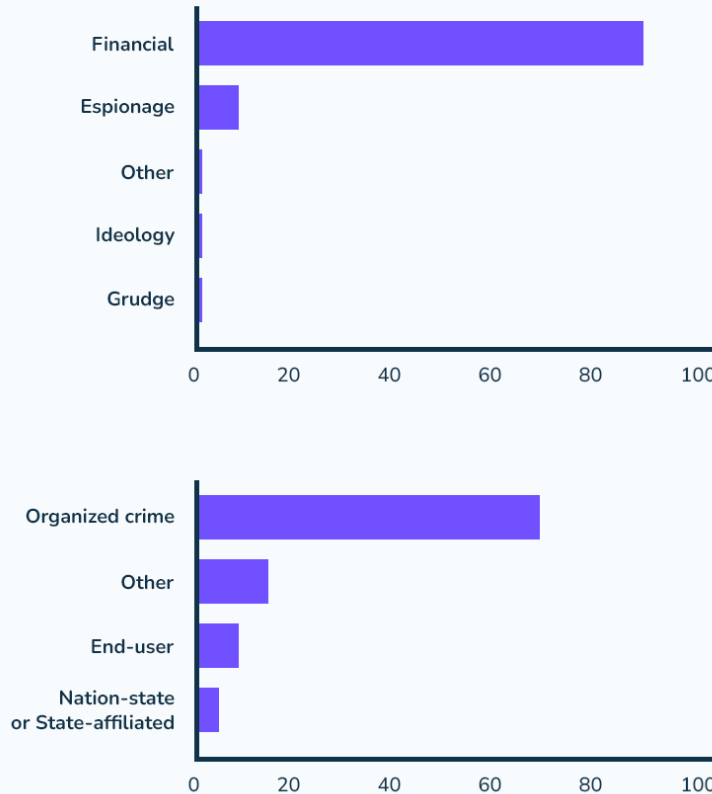
Cybercrime is a Global Problem – With Local Consequences

Weekly Attacks Per-Organization (By Global Region)

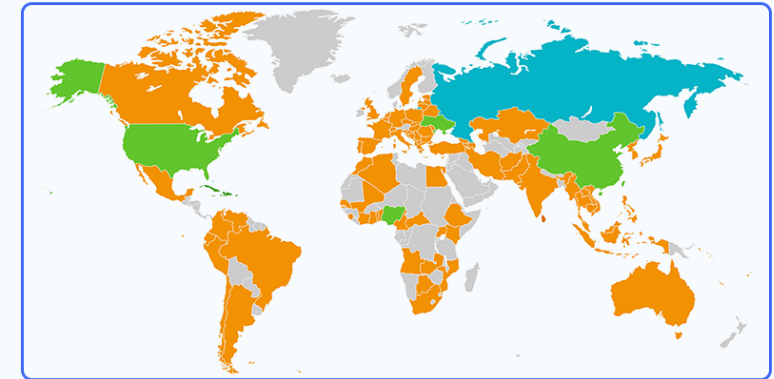


Region	Avg weekly attacks per org	YoY Change
Africa	2372	+20%
APAC	2133	+16%
Latin America	1267	-20%
Europe	1030	+0.4%
North America	972	+2%

Cyber Security Threat Actor Motives and Identity Categories



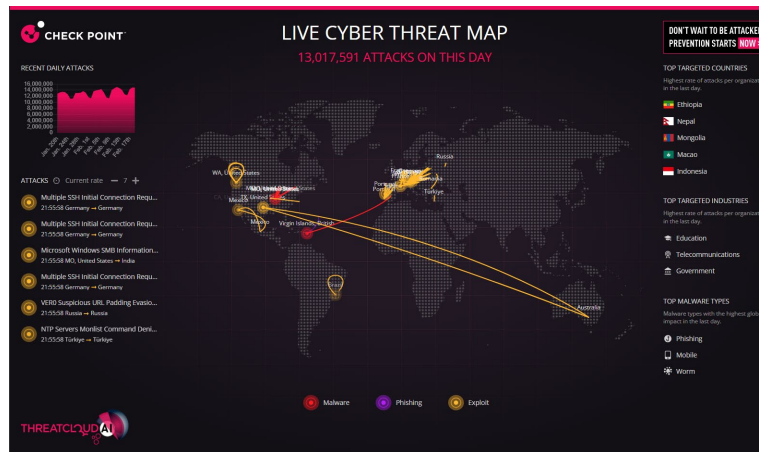
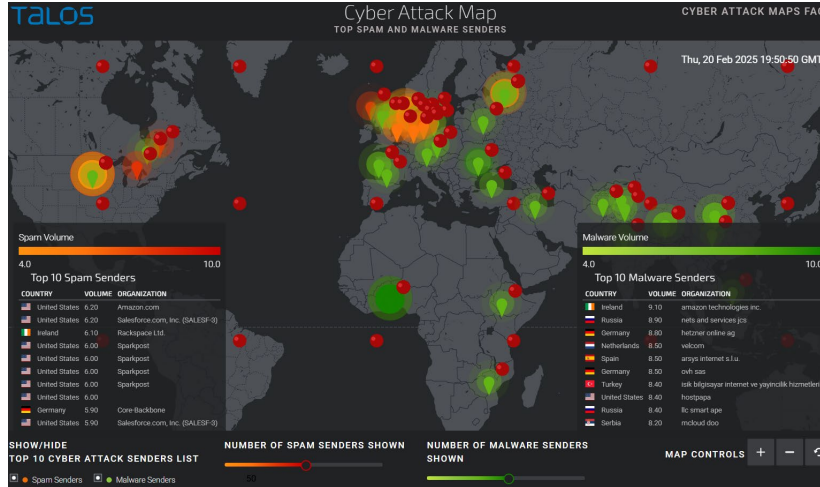
Where Are Cybercriminals Based? WCI Rankings



WCI Score
■ 40 - 60 ■ 20 - 40 ■ 0 - 20

USA	25.01	Nigeria	21.28
Brazil	8.93	South Africa	2.58
Belarus	3.87	Iran	4.78
Ukraine	36.44	India	6.13
UK	9.01	China	27.86
Moldova	2.57	North Korea	10.61
Romania	14.83	Russia	58.39
Ghana	3.58		

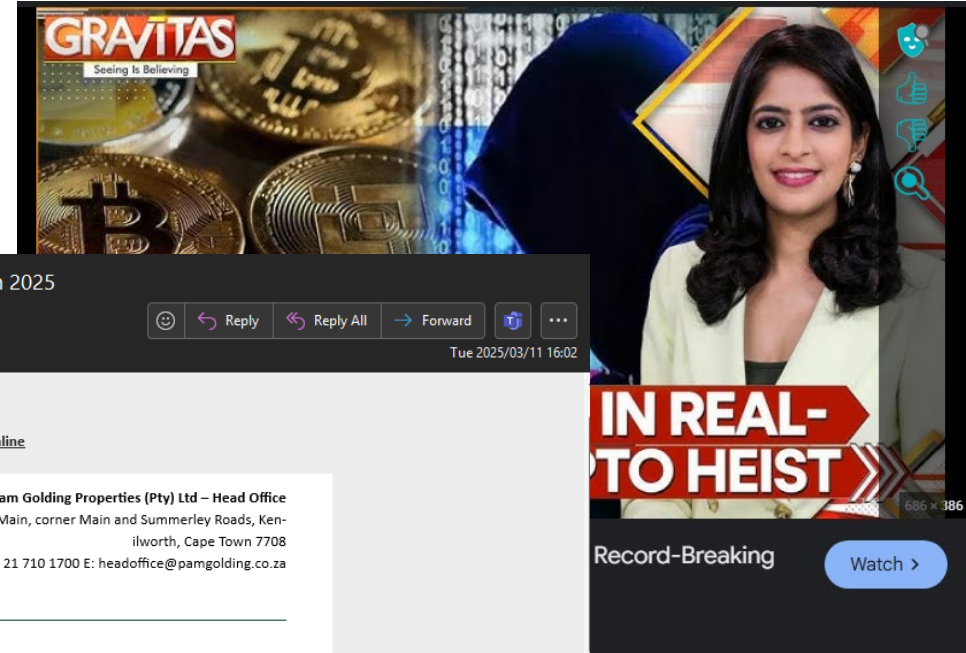
Cybercriminal Activity



Recent Cyber Attacks



<https://www.youtube.com/watch?v=5GwbvznzSUA>




<https://www.youtube.com/watch?v=kjxcZisXFEA>

Media Statement issued by Pam Golding Properties 11 March 2025

PG Pam Golding Properties <informationofficer@pamgolding.co.za>
To Craig Rosewarne Tue 2025/03/11 16:02

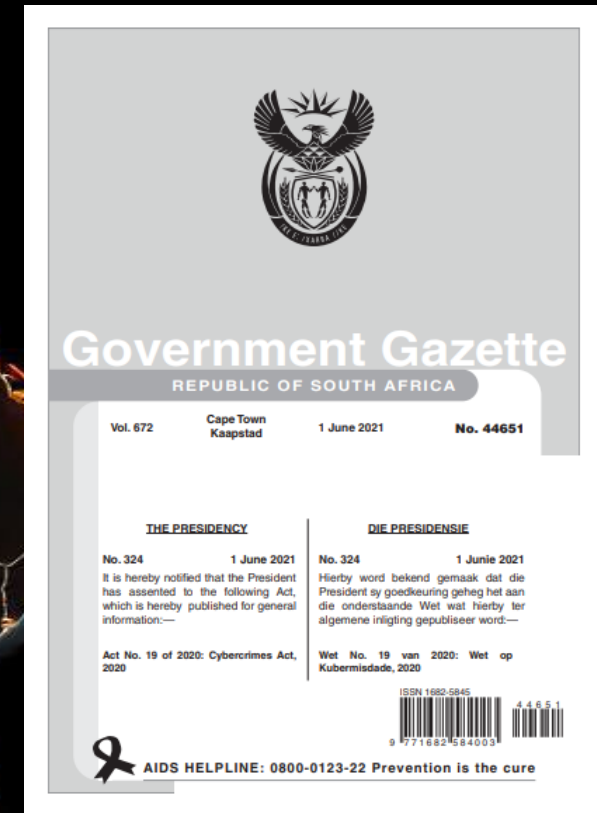
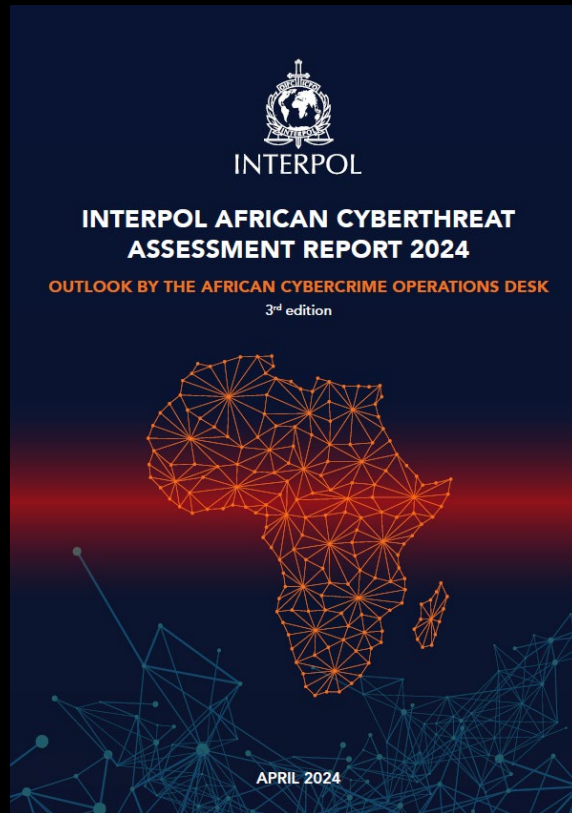
[View online](#)

 **Pam Golding Properties (Pty) Ltd – Head Office**
Pam Golding on Main, corner Main and Summerley Roads, Kenilworth, Cape Town 7708
T: +27 21 710 1700 E: headoffice@pamgolding.co.za

Dear Valued Client

RE: NOTIFICATION OF SECURITY COMPROMISE IN TERMS OF SECTION 22(1)(b) OF THE PROTECTION OF PERSONAL INFORMATION ACT 4 OF 2013 ("POPIA")

1. We are writing to inform you of an incident involving your personal information. In line with our commitment to data protection and our obligations under POPIA, we wish to promptly bring this matter to your attention.
2. On 7 March 2025, we discovered a security compromise on our Alchemy system, a customer relationship management system hosted on servers in South Africa, which may have resulted in unauthorised access to some of your personal information which is stored on our system.
3. A third party outside of South Africa (unknown to us at this stage) gained unauthorised access to our system using an email account and queried our database. As soon as we became aware of the incident, we took immediate action to secure our systems by removing all unauthorised access and investigated...



African Cyber Threat Landscape

Top Cyber Threats



**1. Cybercrime
as a Service
(CaaS)**



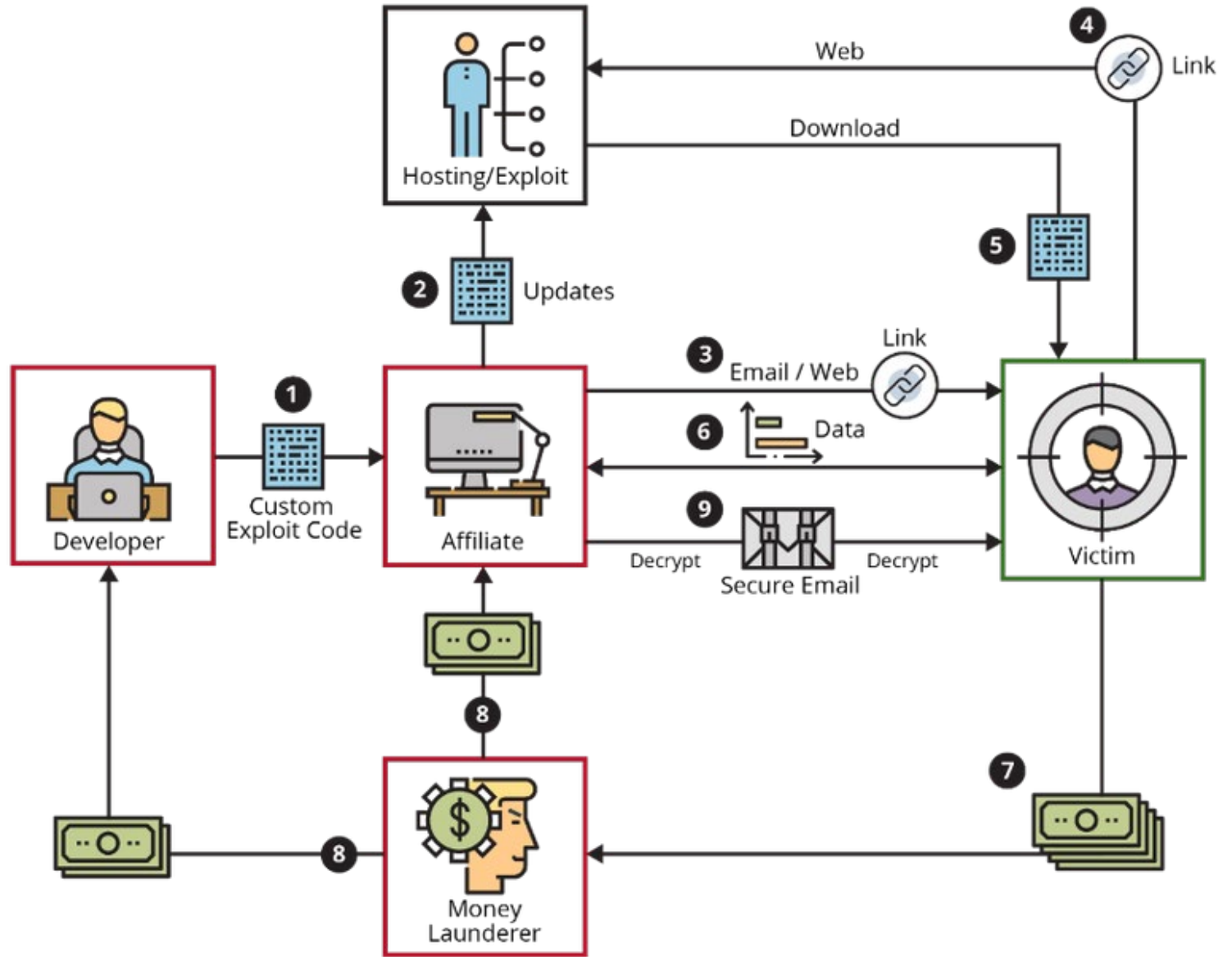
**2. Human
Hacking**



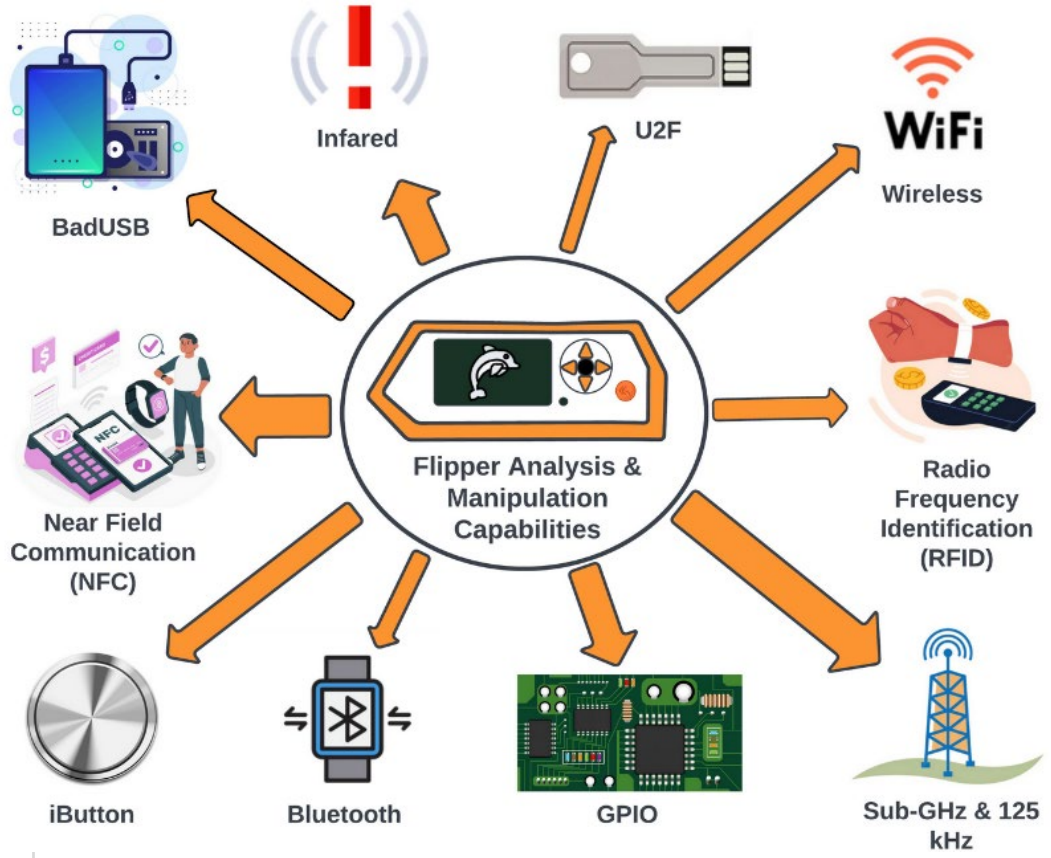
**3. Technology
Hacking**

The Cybercrime Underground Economy

- 1 Planning and Reconnaissance
- 2 Impersonate
- 3 Attack
- 4 Monetisation



Low skills barrier / readily available tech

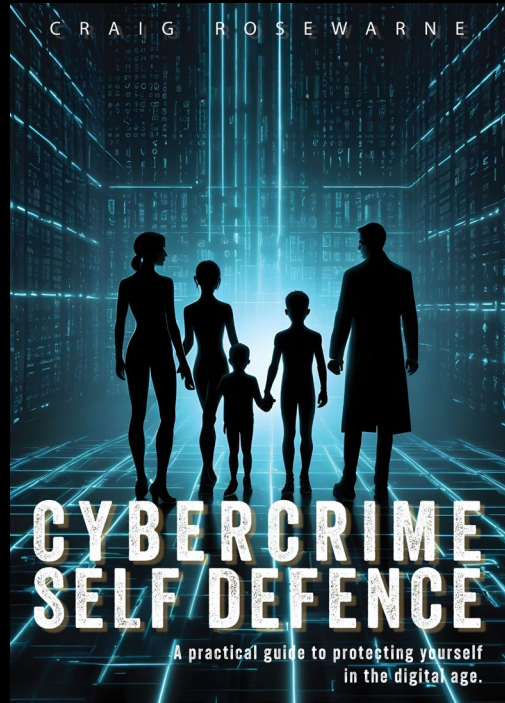


Insider Threat

Percentage of cybersecurity incidents due to human insecurity:

- **88%** (2024 Stanford University study)
- **66%** (2024 Statista CISO survey)
- **68%** (Verizon 2024 Data Breach Investigations report)

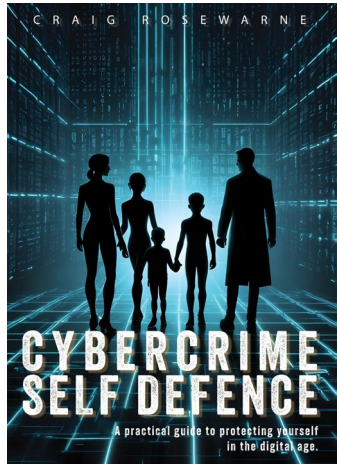




Cybercrime self-defence



Cybercrime Self Defence – Topics covered



- Social Engineering
- Social Media
- Cyberbullying
- Inappropriate Content
- Doxing
- Romance Scams
- Sextortion

01
Family and social relationships attacks



02
Work and career aspirations attacks



- Working Remotely
- Securing your Work Desk Environment
- Phishing
- Spear Phishing
- Vishing (Voice Phishing)
- Smishing (SMS Phishing)
- Qishing (QR Code Phishing)
- Business Email Compromise (BEC)
- Employment Scams
- Brand Theft

03
Financial security attacks



- Online Shopping
- Classified Buying and Selling Risks
- Puppy Dog Scams
- Investment Scams
- Crypto Scams (Pig Butchering)

6
life balance zones & related cyber attacks

04
Physical, psychological and emotional health attacks



- Identity Theft
- Privacy - Safe Digital Footprint
- Data Breach
- Safe Gaming, Music and Movies

05
Educational and technology mastery attacks



- Mobile Devices
- USB Devices
- Email Management
- Safe Technology Disposal
- Internet of Things (IoT)
- Artificial Intelligence (AI)
- Deepfakes
- Malware Overview
- Ransomware
- Spyware / Stalkerware
- Scareware
- Safe Browsing
- Dark Web
- Cloud and Third-Party Risks

06
Society and spiritual attacks



- NGOs / Faith Organisations
- Children
- The Elderly
- Blue-Collar (Non-Computer) Workers



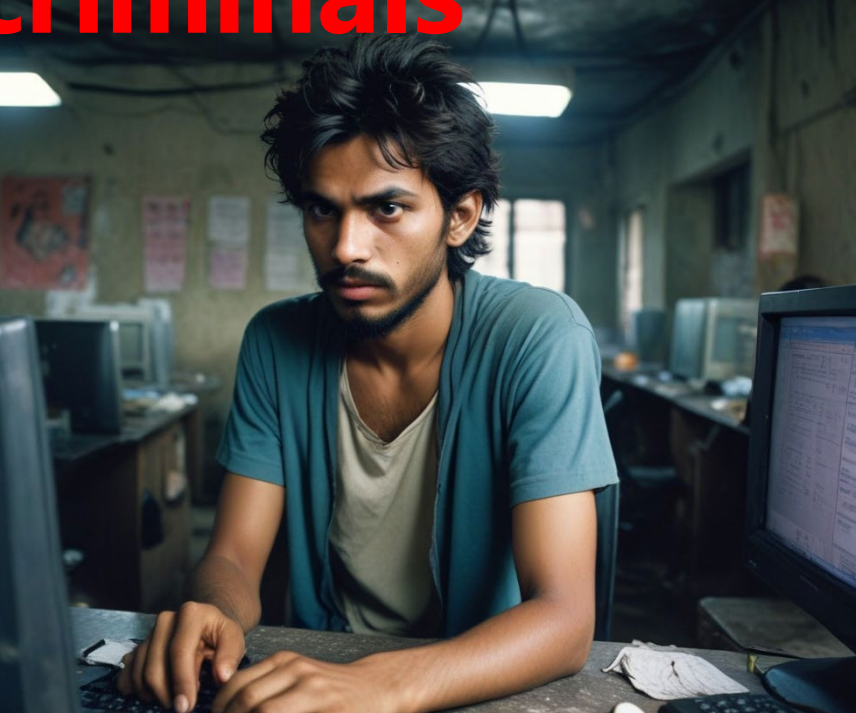
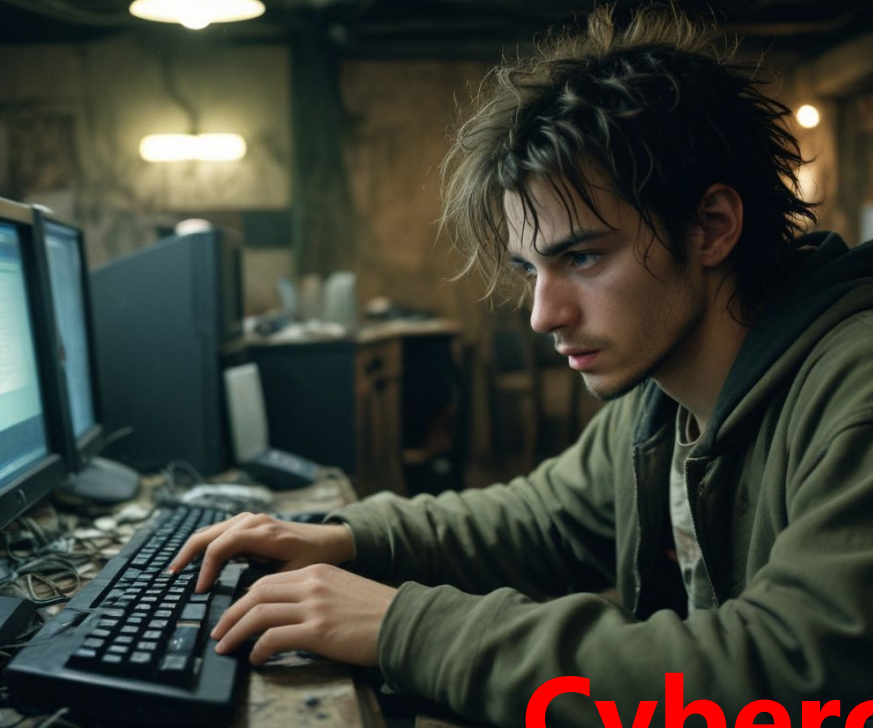
Digital Bargains



Digital



“Love”



Cybercriminals

**Who you think
you're talking to...**



**Who you're
probably talking
to!**

Fake Photos, Identity creators & Scripts...



Name set: Dutch, England/Wales, Eritrean, Finnish, French

Country: Norway, Poland, Portugal, Slovenia, South Africa

Gender: Male: 0%, Female: 100%

Age: 19 - 29 years old

Generate Basic Options

Carine Simon
475 Gray Pl
Durban
4085

Curious what **Carine** means? [Click here to find out!](#)

Mother's maiden name: Giguère

Identity Document number: 9711202610187

Geo coordinates: -29.901247, 31.002384

PHONE

Phone: 083 294 7545

Country code: 27

BIRTHDAY

Birthdate: November 20, 1997

Age: 27 years old

Tropical zodiac: Scorpio

ONLINE

Email Address: CarineSimon@dayrep.com



Your worst moment in life?
May 12 2001 when my Mom died through Heart Cancer

Have you ever thought of leaving your country in search of the man you want to be with in the future?
Yeah, like I said; I would swim a Thousand Rivers and Climb a Hundred Walls just to be with the Person I Love

What languages can you speak? Which would you like to learn?
I speak English fluently

What are the five most important things in your life?
God, Family, Love, My Daughter & living to help others without asking for anything in return.



AI & Deep Fakes



Deepfake identity theft (voice)





Deepfake AI Videos



Deepfake identity theft (social media)

Customize Your WhatsApp Chat

Chat General Settings

Profile Image:  Background Image: 

Layout: iPhone Android

Header Visible: Yes No


Footer Visible: Yes No

Enter Name:

Online Status:

Message Break:


Person One Chat

Message Image: 

Time:

Message:

Person Two Chat

Message Image: 

Time: Last Message Status: Seen Unseen

Message:



Deepfake identity theft (social media scams)



Customize Your Instagram Post

Post Editing

Profile Image:

Post Image:

Account Name:

Post Text:

Geo Tag:

Likes: 14 934 likes

Show Hide More: Show Hide

Edit View More Comment:

Edit Post Date:

Comments

Dark mode: Yes No

Header Visible: Yes No

Geo Tag Visible: Yes No

Follow or Following: Follow Following Hide Both

Verified Profile: Verified Simple

Story Circle: Enable Disable

Info Dots: Verticle Horizontal

Your Reaction on Post: Liked Not Like

Add Comment: Show Hide

Preview Your Instagram Post

devi_hq · Follow
Johannesburg, South Africa

14 934 likes

devi_hq So grateful I found this product: Weight loss Cream. I have lost over 10kg's in the last 3 three weeks. Definitely will be telling all my family and friends to buy this.

Product is 50% off until next week, while stocks last. ... more

View all 16 comments

Cyril Ramaphosa_Verified Oh no, we will definitely miss you Devi!

Add a comment...

1 day ago

AI Impersonation: Quiz



Which of these images is the real Tom Cruise?

A

B



How to detect deepfakes



DEEPFAKE



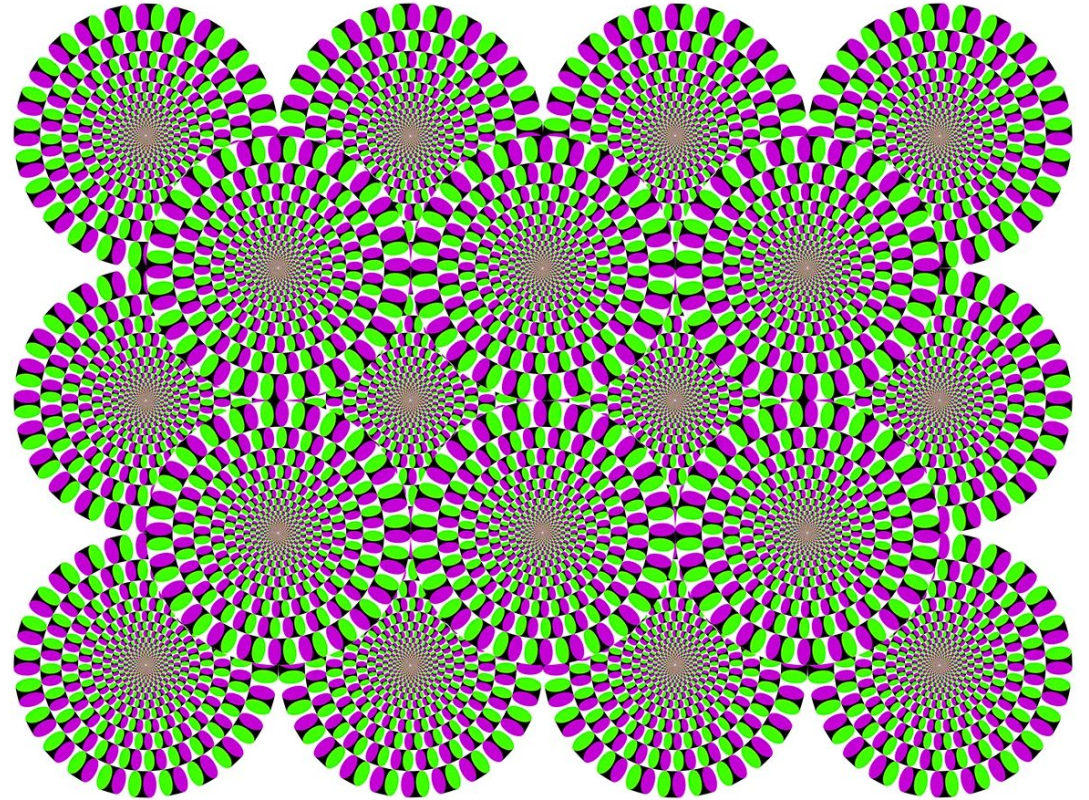
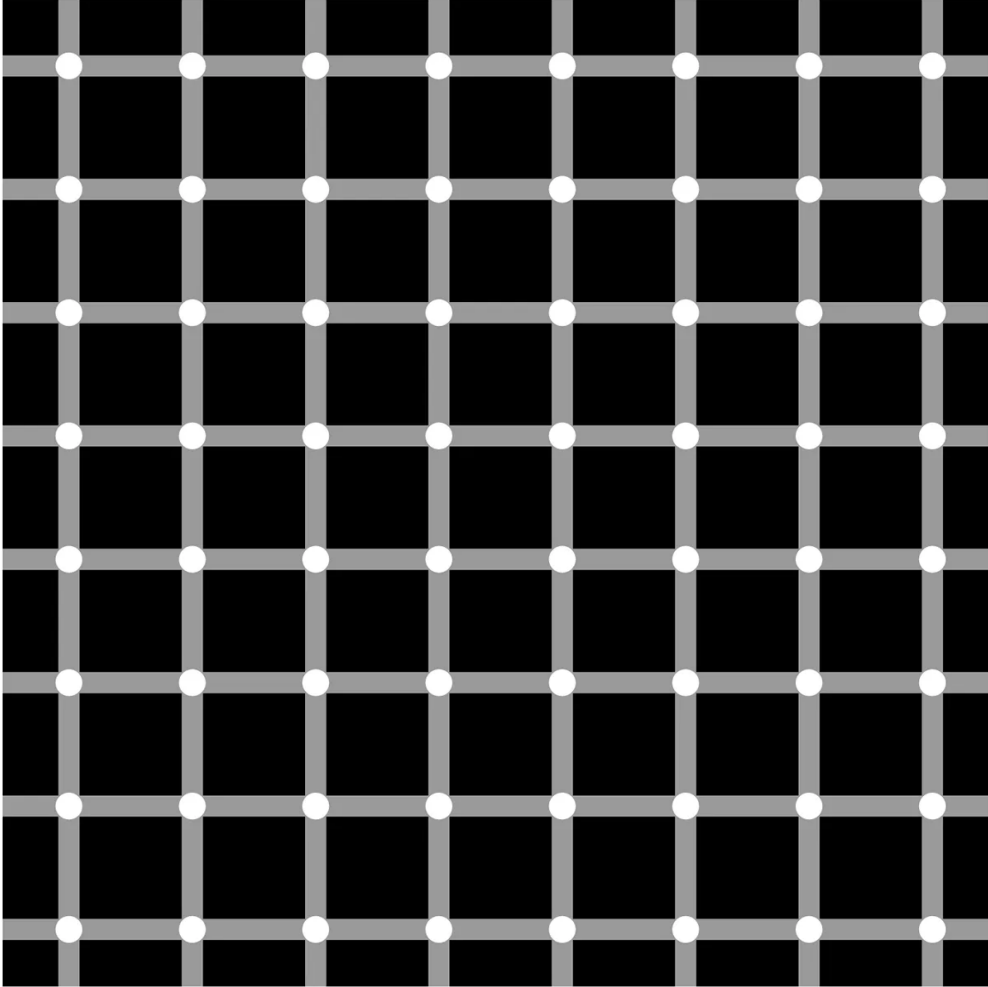
Deepware

InVID



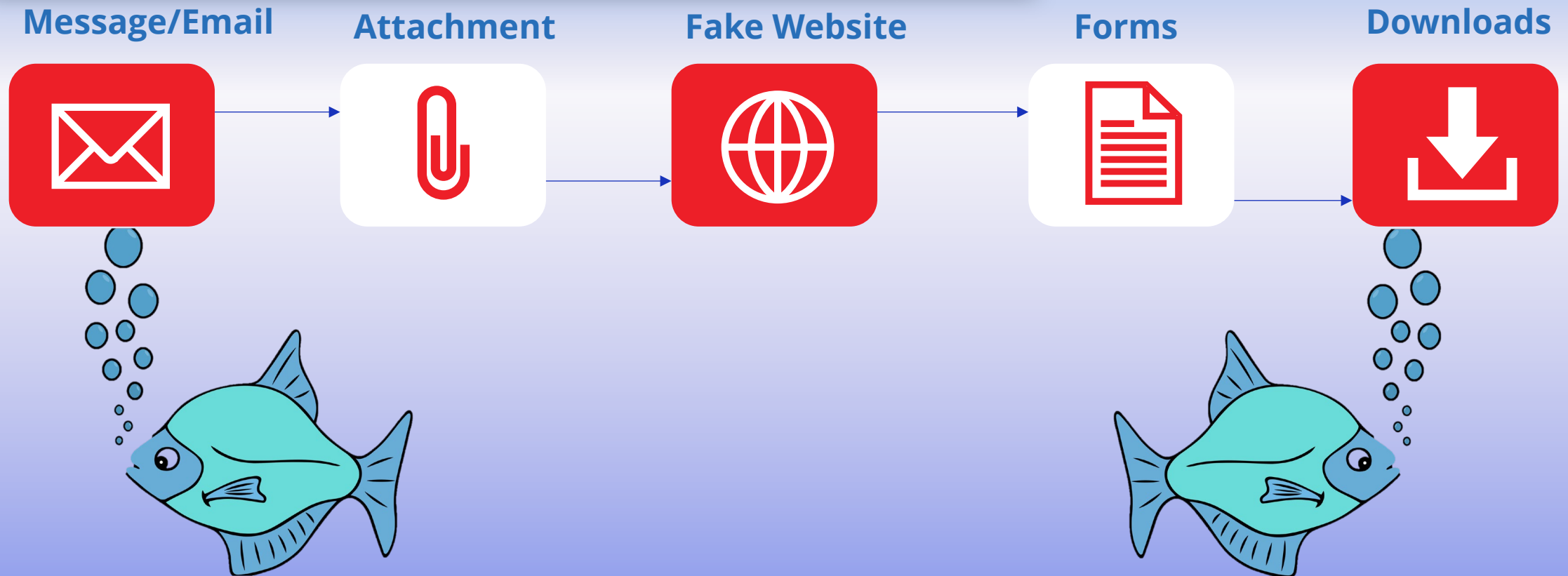
RESEMBLE.AI

Social Engineering

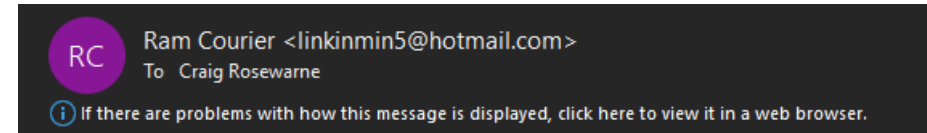
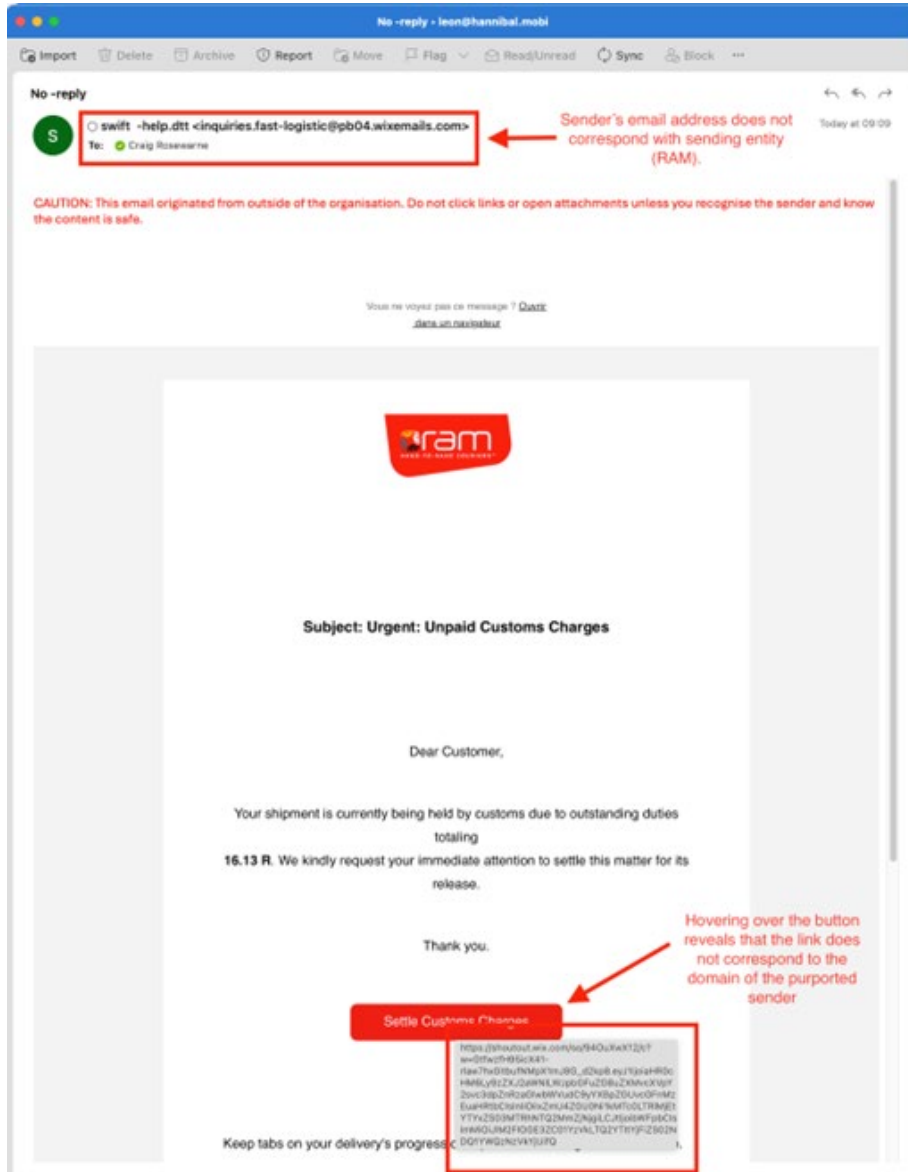


Multi-Phase Phishing Attack

PHISHING GEAR: WHAT'S IN A PHISHING ATTACK ?



The criminals constantly evolve / adapt...



CAUTION: This email originated from outside of the organisation. Do not click links or open



Dear customer,

Your Parcel Number RL001097064 is on the way

Your package is stopped at our post.
A **R16.13** shipping cost has not been paid.

If shipping costs are not paid, the package will be returned.

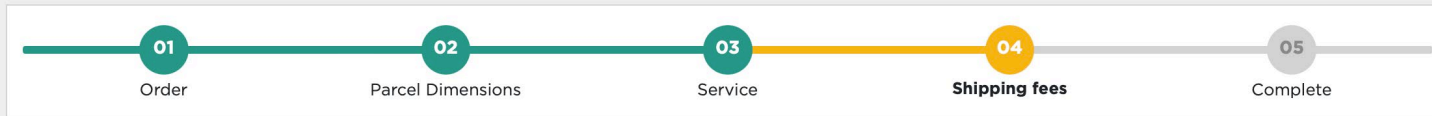
Payment details

Economy Service delivery of 1 parcel with a charge weight of **0.356 kg**

Base Charge	R 3.00
Waybill Surcharge	R 5.50
Fuel Surcharge 34.82 %	R 6.30
Sub Total	R 1.80
VAT 15 %	R 1.62
Grand Total	R 16.13

Pay customs fees by clicking on the following link.

[PayNow R16.13](#)



Shipping fees

Your shipment is ready for delivery, thank you for choosing RAM services. please pay the shipping fee to complete the delivery within the next 24 hours.

Payment details

Economy Service delivery of 1 parcel with a charge weight of 0.856 kg

Base Charge	R 3.00
Waybill Surcharge	R 5.50
Fuel Surcharge 34.82 %	R 6.30
Sub Total	R 1.80
VAT 15 %	R 1.62
Grand Total	R 16.13

Pay by Card
We accept South African MasterCard and Visa credit, and debit cards

I have read and understood all of [RAM's Standard Terms and Conditions](#) and [Legal Documentation](#) associated with the specific service I have requested from RAM.

CONFIRM AND PROCEED TO PAYMENT

Domain in URL doesn't match payment gateway (PayU) and is not secure



RAM
RL001097064

Amount Due **R16.13**

Choose your payment method

Card



We accept major credit cards including VISA and MasterCard. The accepted payment options are provided above.

Card number

Card holder name

Expiry date

CVV number

Phone number:

When you enter your credit card details in here, they are being stolen by the threat actors. Always check the address bar above for the URL and make sure you see the padlock icon which denotes a secure site, making sure the URL matches that of the payment gateway, in this case, PayU.


Pay R16.13 Cancel

*You may be redirected to your bank's secure site to authenticate yourself before making the payment.



You agree that your personal data will be processed when you choose a payment method and proceed with a transaction. We may share your personal data with entities involved in processing your transaction. Depending on the payment method you choose, this can include banks, merchants, EFT providers, payment schemes, loan institutions or loyalty points providers. Providing personal data is a choice by you. If you choose not to provide your personal data, your transaction may be rejected. For information on how we process your personal data and your rights, see our [PayU Privacy Statement](#). For information on our terms, compliance and security standards, see our [Legal Information](#).

All Rights Reserved ©2023




RAM
RL001097064

Amount Due **R16.13**

Protecting your online payments

LOCKED

VISA 

Please submit the One-Time-Password code, sent to your Mobile Device.

SMS OTP

Submit

Once you have put your credit card info in the previous page and clicked the purchase button, the threat actor may use a script to authenticate the card or even process a transaction, at which point you will receive an SMS from your bank to authorise. If you enter that OTP here, you authorise whatever action was against your card and will likely have much more money than the R16.13 "amount due" taken from your card.



All Rights Reserved ©2023

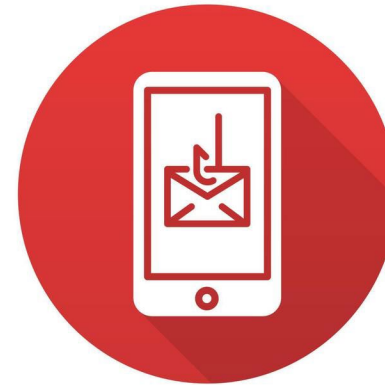
Vishing & Smishing

Vishing

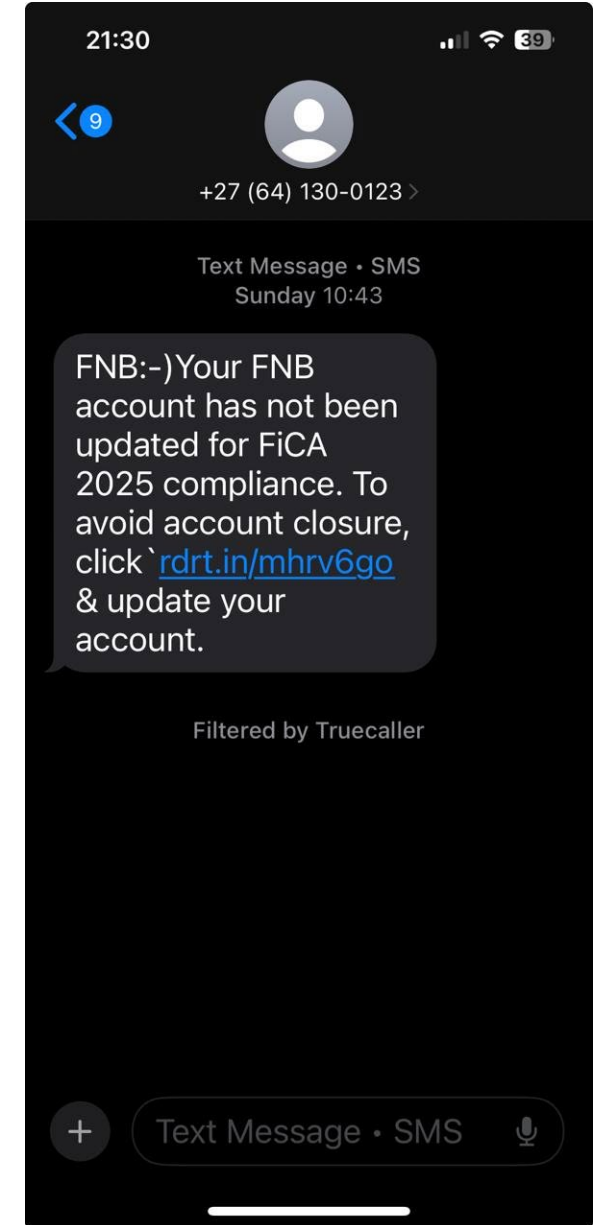
An attack that takes place over the phone. These calls can also be automated.

Smishing

Text messages sent to get a user to reveal information via response or link.



PHONE SCAM

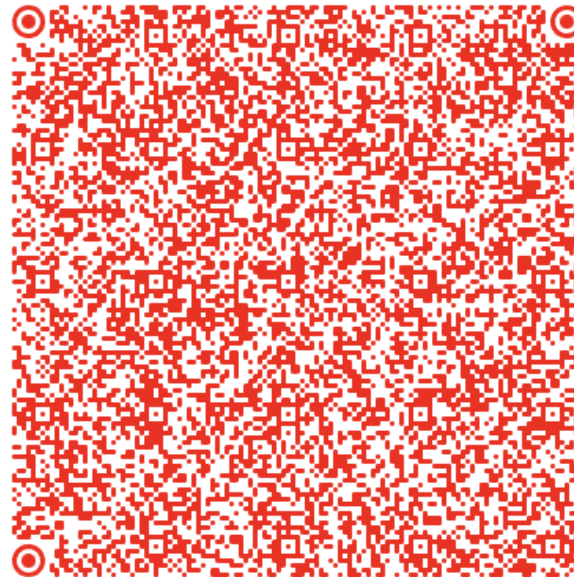


Classification: Confidential

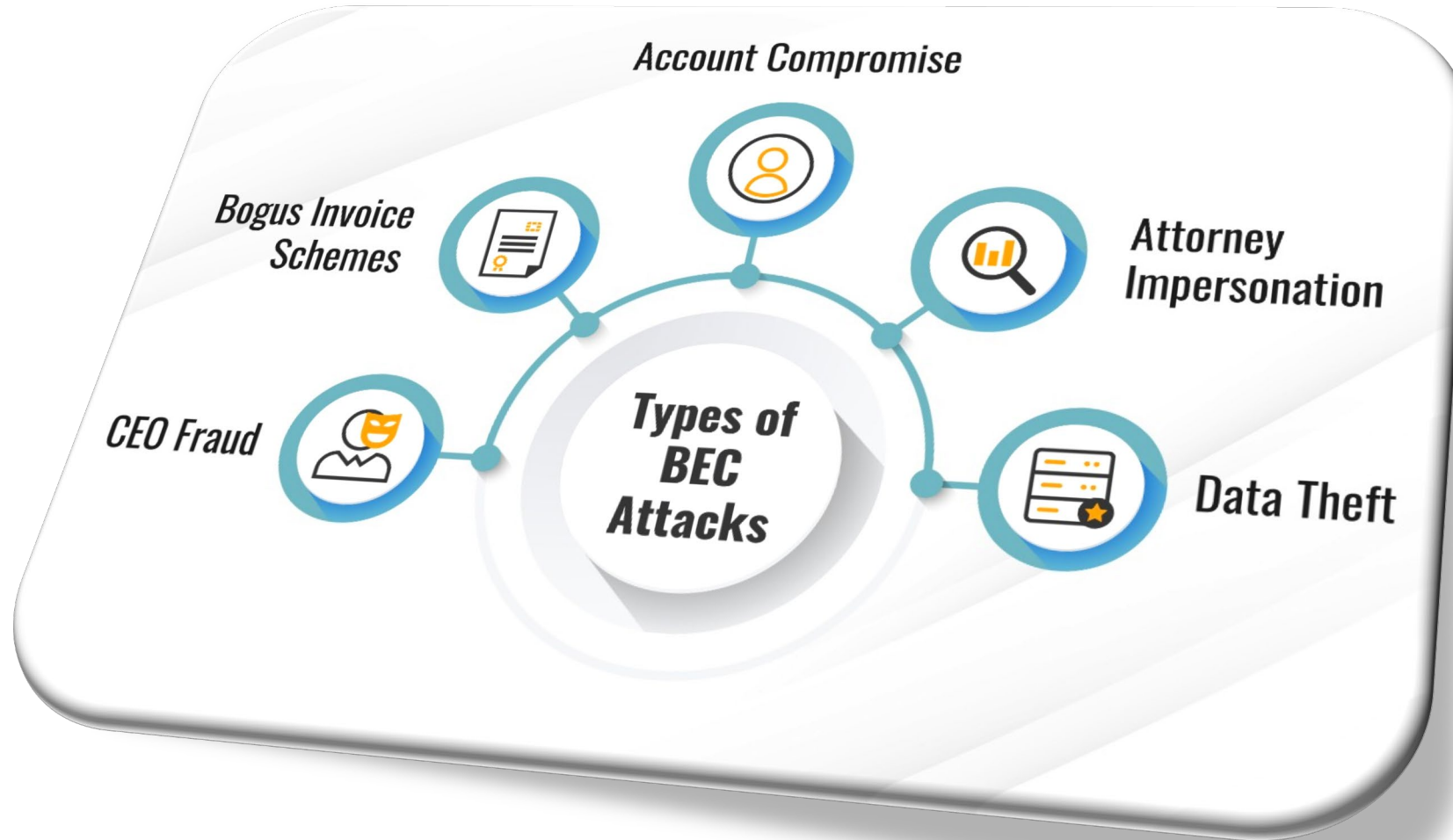
Qishing



Qishing is a form of **phishing attack** that cleverly uses **QR codes** to trick users into visiting malicious websites.




Business Email Compromise Attacks







Fake Invoice Schemes


To make these attacks convincing, the attacker might intercept actual vendor invoices, and modify them to direct payments to their own bank accounts. Or provide malicious attachments!


NEW CUSTOMER POP, PLEASE SEND INVOICE.

 AMaharaj2@illovo.co.za
To

 Reply  Reply All  Forward 



Fri 7/7/2023 1:12 PM





 Follow up. Start by Friday, July 7, 2023. Due by Friday, July 7, 2023.
You forwarded this message on 7/7/2023 1:46 PM.

 EFT COMPLETED RECEIPT.pdf
.pdf File


CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Proof of payment Copy

 dale@blacksheep216.com
To  info@wolfpackrisk.com

 Reply  Reply All  Forward 

Fri 6/23/2023 10:33 AM

 You replied to this message on 6/23/2023 11:10 AM.

 Remittanceport49309209.html
.html File

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

This message and any attached documents contain information which may be confidential, subject to privilege or exempt from disclosure under applicable law. These materials are

Case Study – SA Non-Profit



Unity Freight
 16 Manhattan Street
 Airport Industrial
 Boquinar
 Capetown - 7490

Att: Dominic Moila
 Tel: +27 63 588 3374
 +27 87 2652 9927

Bill To: [Redacted] Ship To: [Redacted]
 Gauteng
 Att: [Redacted]
 Tel: [Redacted]

WayBill/Invoice

02680

Date: Mar 7, 2025
 Payment Terms: EFT
 Due Date: Mar 7, 2025

Balance Due: ZAR 5,687.48

Item	Quantity	Rate	Amount
ICT Equipment Consignment	58	ZAR 98.06	ZAR 5,687.48
- Lenovo ThinkCentre All In One 23.8inch Desktop Computers			
-Logitech Wired Mouse and pads (Studio Series)			
-Astrum HS110 Wired Headsets			
		Subtotal:	ZAR 5,687.48
		Tax (0%):	ZAR 0.00
		Total:	ZAR 5,687.48

Notes:

The items were accepted as they are (refurbished)
 The amount indicated excludes installation of the equipment
 Returns and refunds accepted within 5 days of receipt
 Environmental consideration; please recycle packaging materials

Cybersecurity for organisations



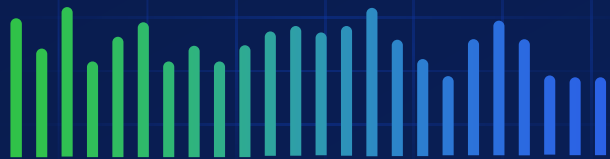
1. Health Check



105

Average **BPM**

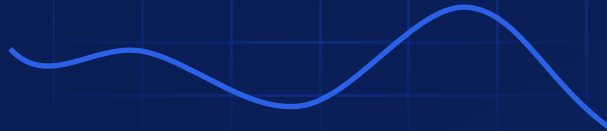
2. Symptoms



Patient Issues:

Severe Headaches
Chest & Knee Pain
Weight Gain

3. Lifestyle

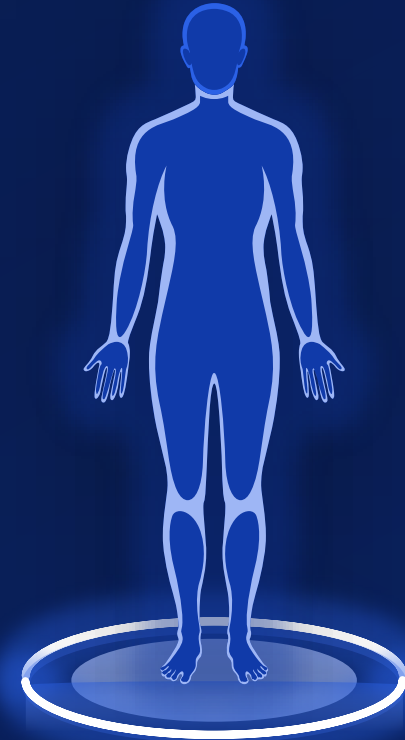


Lifestyle Review:

Stressful Work
Smokes & Drinks
Eats Unhealthily

Health Assessment

Lifestyle



42
Age

173 cm
Height

97 KG
Weight

32.2
BMI

1. Health Check

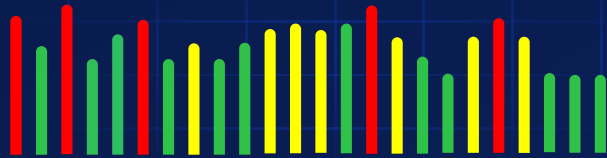


Patient Interview:

Symptoms &
Lifestyle Review

Family History, Past
Ops, Allergies Etc

2. Risk Review

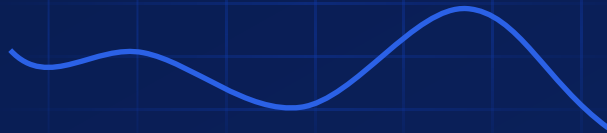


MRI

ECG

Blood Tests

3. Solution



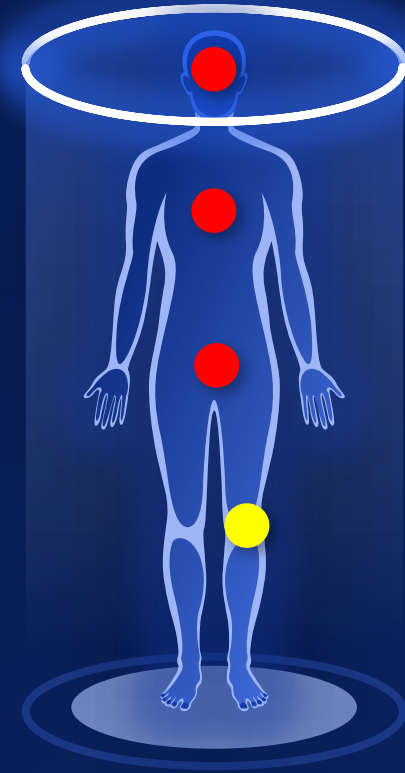
Treatment Plan:

Short-Term:
Medication &
Surgery

Longer Term:
Exercise &
Diet

Health Assessment

Risk Review



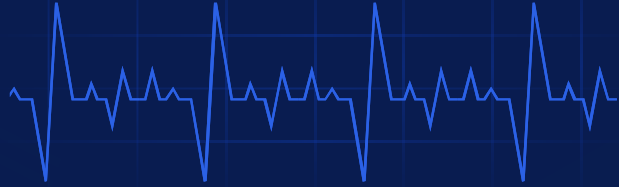
42
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173 cm
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Weight

32.2
BMI

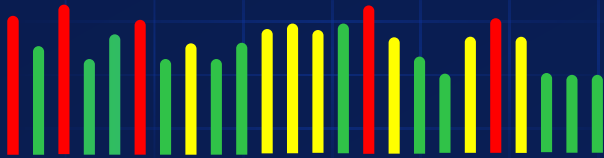
1. Health Check



Company Review:

Business Context
Cybersecurity Assessment
Audit / Risk Register

2. Risk Review



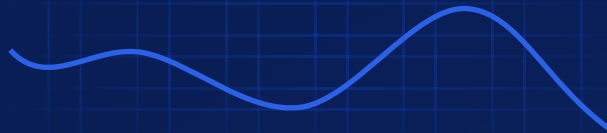
Ransomware

3rd Parties

Client Data

Skills shortage

3. Solution



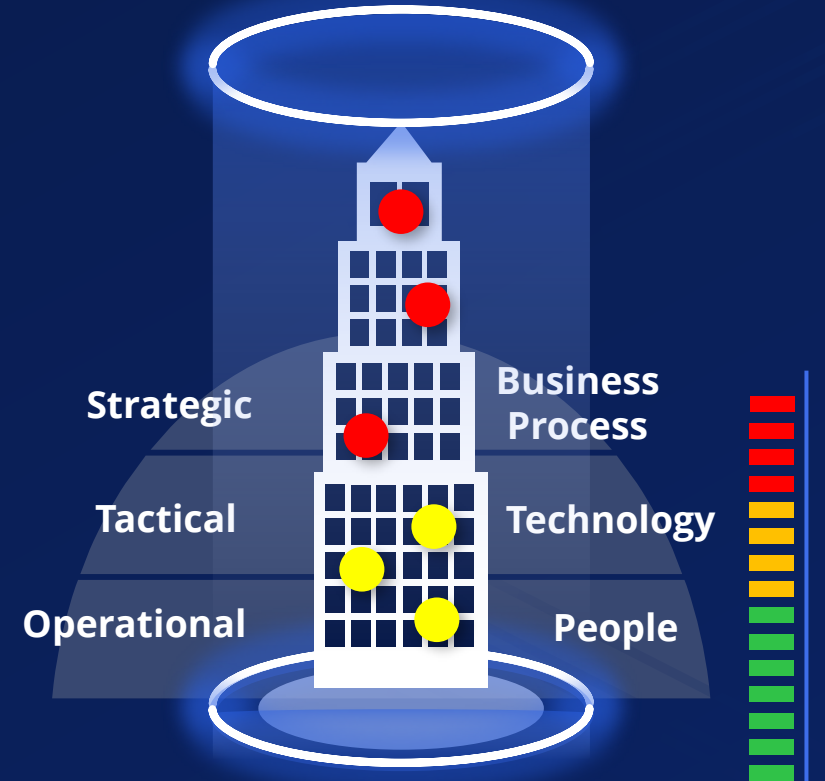
Treatment Plan:

Short-Term: Critical Risks (6 months)

Longer Term:
1-3 Year Action Plan

Health Assessment

Risk Review



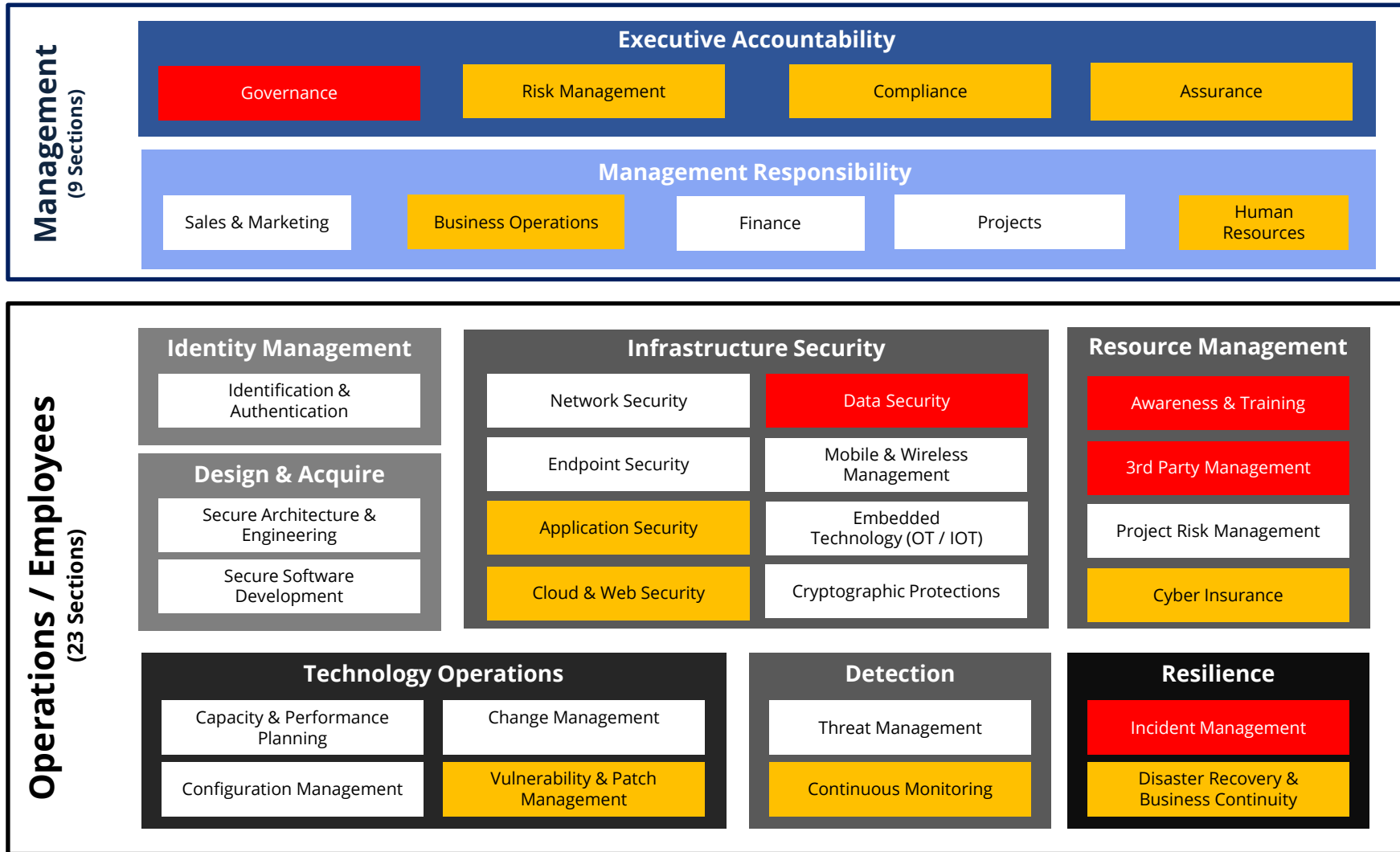
1949
Established

\$1.4_B
Revenue

\$0.3_B
Op Profit

9,200
Employees

Key Cybersecurity, Privacy & Resilience Domains



Cyber Resilience Joint Standard for SA Financial Sector

The Joint Standard sets out the requirements for **sound practices and processes relating to cybersecurity and cyber resilience for financial institutions** specified in the Joint Standard.

- On 15 December 2021, the draft Joint Standard was released for public consultation
- On 13 December 2022, the Authorities released a revised version of the draft Standard for public consultation
- The Joint Standard was tabled in Parliament on 30 November 2023.
- The said process **has now been concluded**, and the Authorities therefore published the final Joint Standard.
- The Joint Standard is envisaged to commence on **1 June 2025** - will likely take effect after 12 months.

- <https://www.fsca.co.za/Regulatory%20Frameworks/Pages/Standards.aspx>

Financial Sector Conduct Authority (FSCA) and **South African Reserve Bank Prudential Authority**

FINANCIAL SECTOR REGULATION ACT, 2017

JOINT STANDARD 2 OF 2024

CYBERSECURITY AND CYBER RESILIENCE REQUIREMENTS

The Financial Sector Conduct Authority and the Prudential Authority, under section 107 of the Financial Sector Regulation Act, 2017 (Act No. 9 of 2017), read with sections 105(1), 106(1) and 108 of such Act, hereby makes the 'Joint Standard 1 of 2023 - Information Technology (IT) Governance and Risk Management Requirements for Financial Institutions' as per the Schedule below.

UNATHI KAMLANA
Commissioner:
FINANCIAL SECTOR CONDUCT AUTHORITY
Date of publication: 06.11.2023

Fundi Tshazibana
Chief Executive Officer:
PRUDENTIAL AUTHORITY
Date: 10/11/23

Key Sections of the Standard

Roles & Responsibilities (3 Requirements)

Governance (3 Requirements)

Cybersecurity Strategy & Framework (6 Requirements)

Cybersecurity & Cyber-Resilience Fundamentals (81 Requirements)

Cybersecurity Hygiene Practices (24 Requirements)

Regulatory reporting (1 Requirement)

Cyber Resilience Joint Standard for SA Financial Sector

FSCA to demand more from banks, insurers over consumer education

The Financial Sector Conduct Authority's **new Financial Education Commitment Charter** will require institutions to adhere to international standards for **consumer education** and **prioritise customer protection**, Unathi Kamlana, the commissioner of the FSCA, said in an interview.

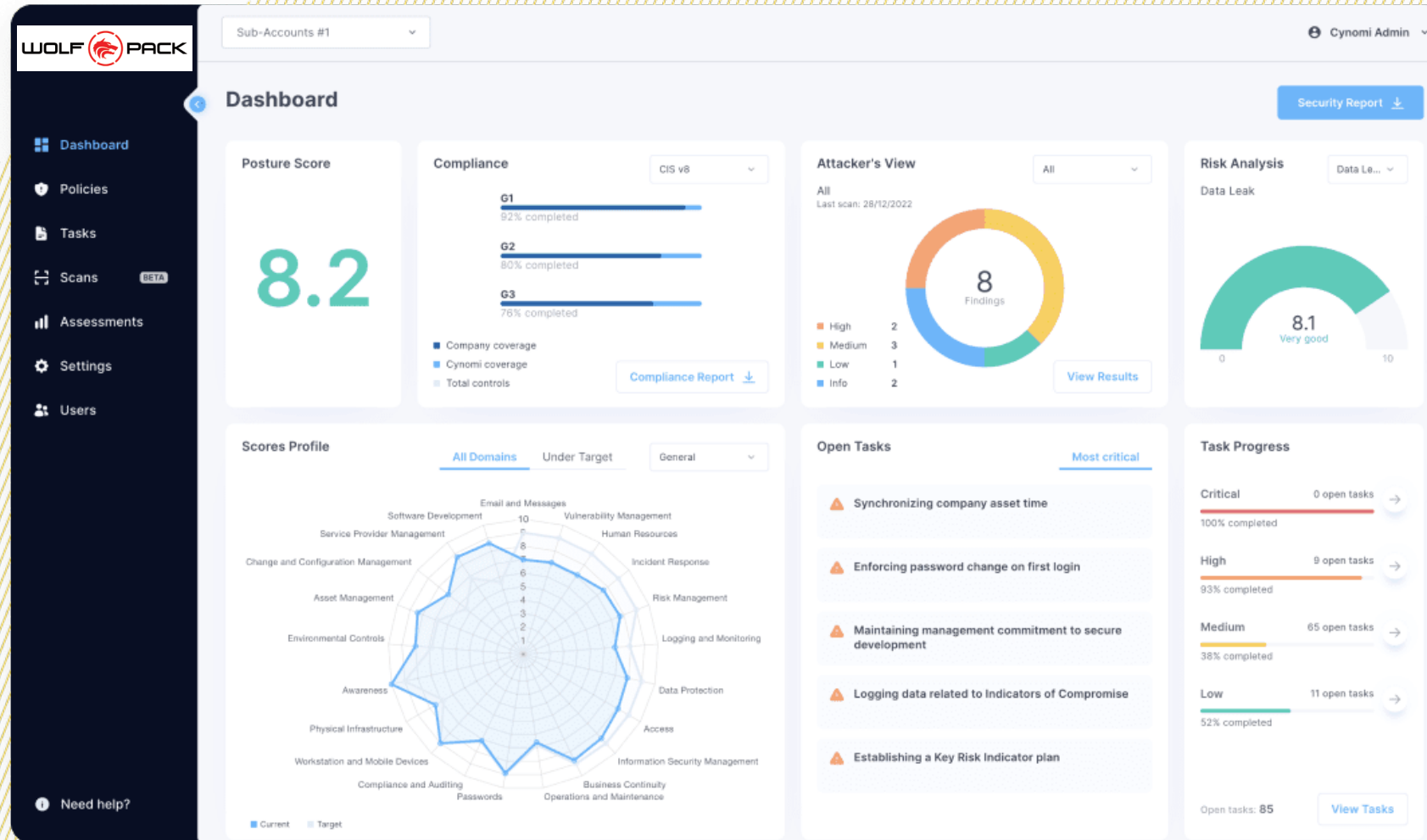
Already, financial institutions across SA are expected to spend at least **0.4% of their after-tax profit** on financial **education**. With the new charter — they'll be **expected to outline how they actually allocate that spending in writing**.

Consumers across the nation have **fallen victim** to the rampant **scams / cyber frauds** that have bedeviled the country, costing them billions of dollars in losses.



<https://www.news24.com/fin24/companies/fsca-to-demand-more-from-banks-insurers-over-consumer-education-20240903>

Tip: Utilise AI Tools to Simplify Cybersecurity Management



Technology Hacking

Protecting your home environment



Why you must secure ANY device you connect to the internet!

Shodan Maps `jaws/1.0 country:za`

Total Results: 393

Top Services

60001	162
HTTP	9
8009	4
NAS Web Interfaces	4
HTTP (81)	3

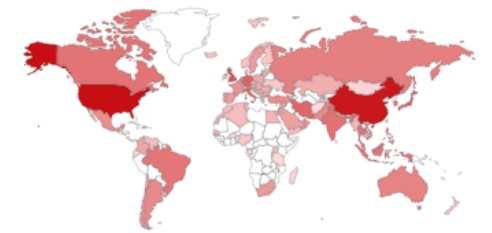
Top Organizations

Kaopu Cloud HK Limited	72
Dimension Data	52
G-Core Labs S.A.	52
Vultr Holdings, LLC	45
Afrihost (Pty) Ltd	21

TOTAL RESULTS

78,383

TOP COUNTRIES



United States	18,132
China	15,266
United Kingdom	4,204
Singapore	3,211
Japan	2,803

[More...](#)

The **Sweet** Spot of Cybersecurity :

If chocolate = information...



Layered Security



Password Management – The Challenge



1. Creating multiple passwords of at least 10-14 characters long, which includes:

- Uppercase letter
- Lowercase letter
- One numerical value
- One special character

2. Then what about:

- Never reusing same passwords on:
 - Multiple accounts
 - Multiple devices
- Tightening security and privacy settings
- MFA / OTPs
- Password managers
- Biometrics



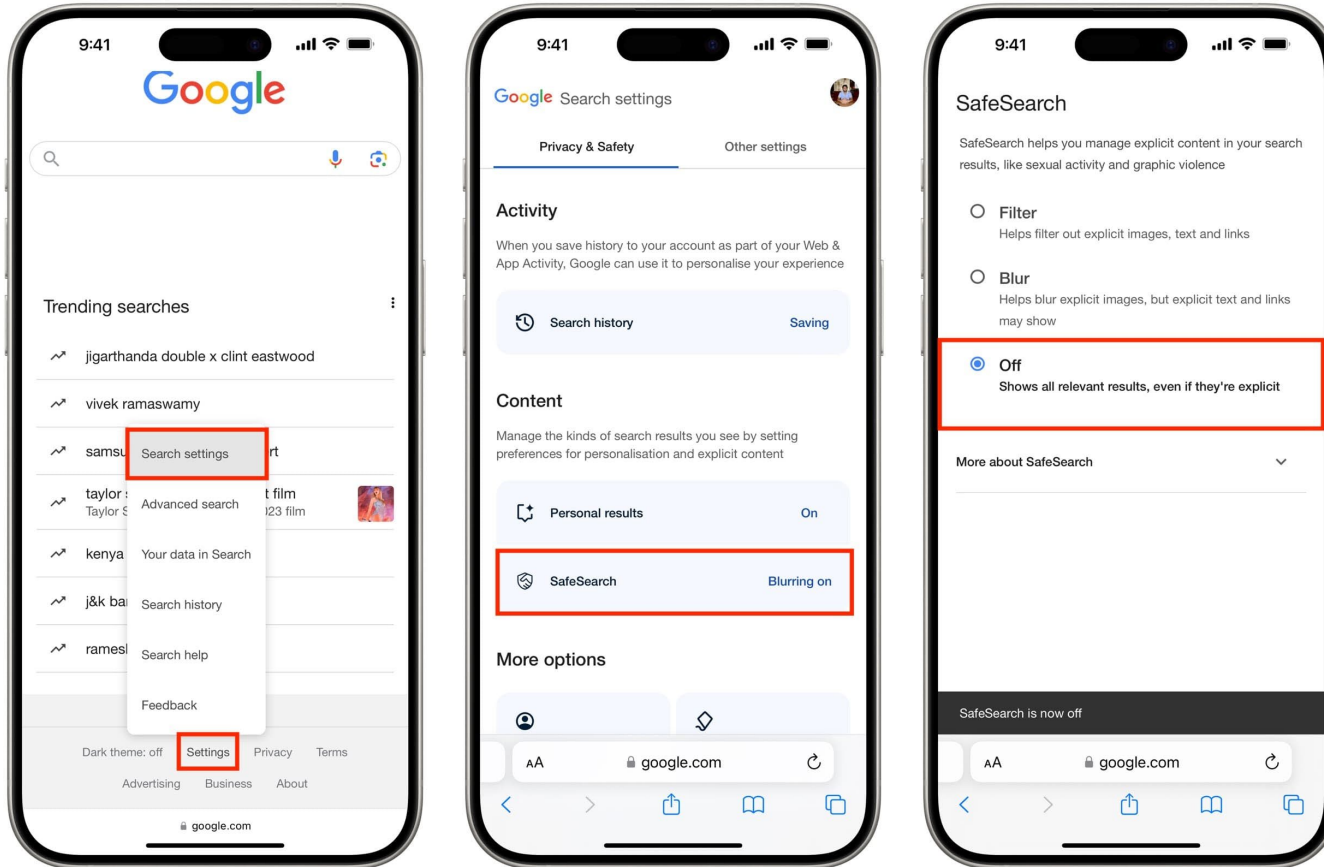
# OF CHARACTER	Numbers Only	Lowercase Letters	Lowercase Upper & Letters	Numbers, Upper & Lowercase Letters	Numbers, Upper & Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	4 Seconds
7	Instantly	Instantly	22 Seconds	42 Seconds	6 Minutes
8	Instantly	3 Seconds	19 Minutes	48 Minutes	7 Hours
9	Instantly	1 Minutes	11 Hours	2 Days	2 Weeks
10	Instantly	1 Hours	4 Weeks	6 Months	5 Years
11	Instantly	23 Hours	4 Years	38 Years	356 Years
12	25 Seconds	3 Weeks	289 Years	2K Years	30K Years
13	3 Minutes	11 Months	16K Years	91K Years	2M Years
14	36 Minutes	49 Years	827K Years	9M Years	187M Years
15	5 Hours	890 Years	47M Years	613M Years	14Bn Years
16	2 Days	23K Years	2Bn Years	26Bn Years	1Tn Years
17	3 Weeks	812K Years	539.72M Years	2Tn Years	95Tn Years
18	10 Months	22M Years	7.23Bn Years	96Tn Years	6Qn Years

Protecting your cubs

Watch out for Harmful & Inappropriate Content



Free Tools to Help Protect Your Family

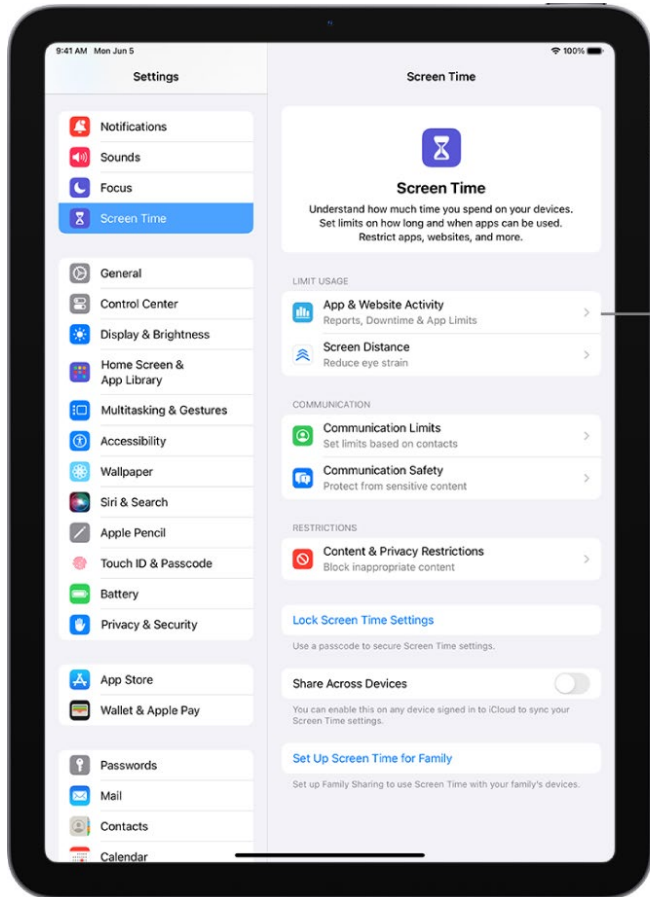


Google SafeSearch



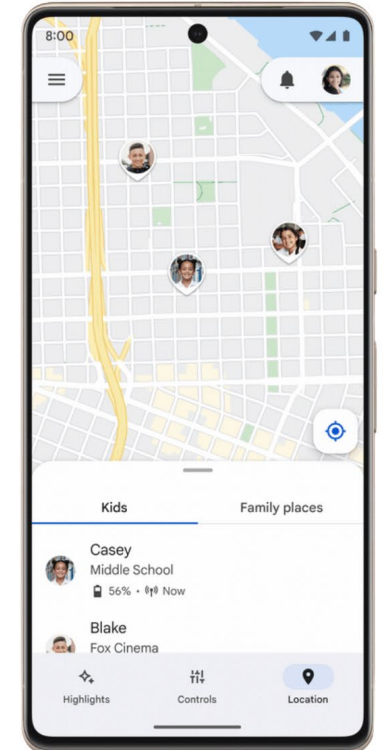
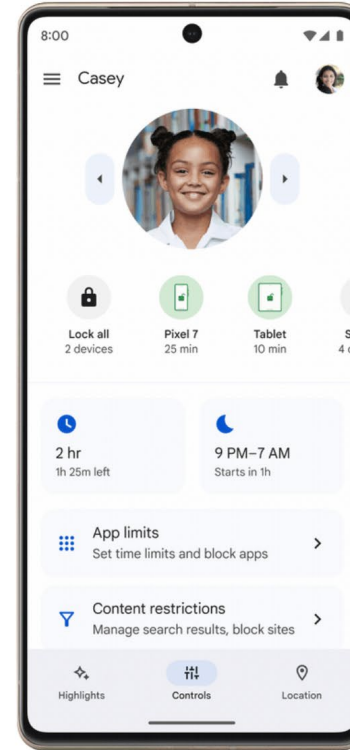
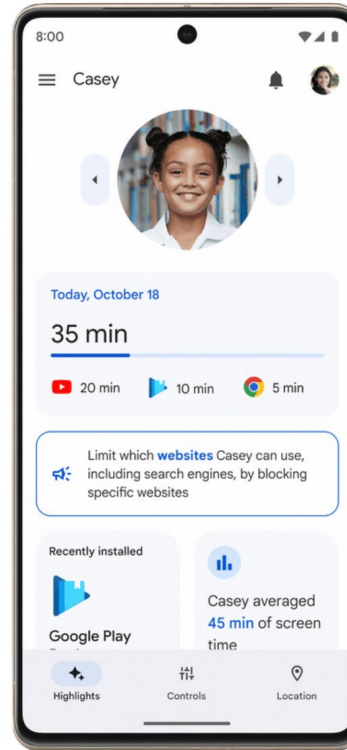
<https://www.kiddle.co/>

Free Tools to Help Protect Your Family



Apple Screen Time

Tap here to get started setting up Screen Time.



Google Family Link



Safes

<https://www.safes.so/blogs/screen-time-limit/>

Cyberbullying is a crime!

SOUTH AFRICA

Pretoria girl commits suicide allegedly after cyberbullying

19 February 2019 - 08:04

SOUTH AFRICA

Limpopo pupil allegedly commits suicide after being bullied at school

Video circulating on social media shows the girl being slapped multiple times

13 April 2021 - 16:10

Questions remain over why two Joburg schoolgirls jumped off a roof at St Teresa's School

14-year-old grade 8 pupil killed in fall which left another injured

24 September 2022 - 10:20

- The Children's Act 38 of 2005
- The Child Justice Act 75 of 2008
- **The Protection from Harassment Act 71 of 2011**
- The Electronic Communications and Transactions Act 25 of 2002
- The Film and Publications Act 65 of 1996
- **The Cybercrimes Act 19 of 2020**
- Protection of Personal Information Act 4 of 2013 (POPIA)

Children as young as **12 years old** can be prosecuted by law for distributing harmful content!!

Questions?



PROTECTION IN THE PACK



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Craig Rosewarne Bio



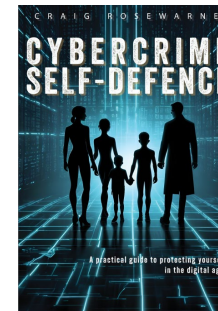
Craig Rosewarne is the MD of **Wolfpack Information Risk** - a specialist firm established in 2011 that assists countries, companies & communities to defend against cyber threats. The **Wolfpack Community** team also actively provide pro bono awareness resources and assistance to victims of cybercrime or harassment.

He is an author, instructor, keynote presenter & provides regular opinion pieces via TV, radio and print/online media.



Craig has 20+ years management experience in the fields of cybersecurity, privacy & resilience. He has provided oversight to 650+ projects in this domain.

He is proudly South African and an even prouder husband and father to three healthy “cubs”.



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