**IT Security and Risk Management**

**December 2021 Examination**

# ****1. Even in this age of Google Pay, Apple Pay and Samsung Pay, where you can use virtual payments to purchase items in real stores and restaurants with your smartphone, the “old fashioned” credit card and debit card isn’t going away anytime soon. With that said, many**** people who use them are afraid that the payment information that’s on those cards could be lifted by hackers, even if they remain inside a wallet. That fear includes the newer credit and debit cards that have RFID chips inside. That’s why some folks who use those kinds of cards are buying RFID blocking wallets, which are supposed to keep hackers from taking your payment information. Explain RFID Hacking and ways to avoid it.

## ****Answer:****

## ****Introduction****

RFID addresses Radio Frequency identity, and it is used for brief-distance correspondence of information and records. It need not bother to work, suggesting that the RFID chip and the peruse must be inside the quantity of every different from conferring. Generally, there are two sorts of RFID chips inside both charge and Visas: Idle Tags necessitate a radio signal to launch from the beneficiary to examine the tag. This furthermore infers they work at a bit of detachment and cannot spend plenty of records. Occurrences of those may be observed in Visas and entrance Its Half solved only

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# ****2. Access control is a method of guaranteeing that users are who they say they are and that they have the appropriate access to company data. Most security professionals understand how critical access control is to their organization. Which access control techniques would you want or expect your bank to employ to keep your bank account safe? Give detailed justifications for your recommendations.****

## ****Answer :****

## ****Introduction****

At the same time as banks have reliably had a ton of individual and economic facts about their customers, these days, the aggregate of that statistics has grown to be viably open to any individual who has the agree to get to it. The development of cash-related improvement has provoked various headways and shifts within the direction of overdue several years like wire moves, credit score/fee playing cards, internet banking, and bendy quantities. Banks have

# ****3. CovidLock is a new Android ransomware that conducts a lock-screen attack against its victims. A security research Team, in the course of monitoring newly registered Coronavirus and COVID labeled domain names, discovered a website luring user into downloading an Android application under the guise of a COVID-19 heat map. The corona virus app site domain initially contained an iframe sourcing directly from infection2020.com (a website from an independent developer for tracking US-based COVID-19 news) and a small banner above that encouraged the installation of the malicious application for real time updates.****

# ****The app portrays itself as a Coronavirus Tracker. As soon as it starts running, it asks the user to allow it to conduct battery optimization. The ransomware does this to keep itself running in the background and to make sure that Android does not close the app to optimize battery performance. Once the initial phase is over, the app requests access to Android's Accessibility feature. By integrating accessibility features and services, Android developers can improve the app's usability, particularly for users with disabilities. But it is common for attackers to use this functionality to keep the malware persistent.****

# ****Once admin rights are achieved by the app, the attack is launched. As soon as the victim clicks on "Scan Area For Coronavirus," the phone locks itself with a message on the locked screen. It asks for $250 as ransom in the form of bitcoins. Failure to do so, according to the attacker, can lead to the leaking of the victim's private data, including photos, videos, and more.****

# ****a. Explain the various types of malware and how is ransomware different from a virus/worm? (5 Marks)****

# ****b. What precautions should an employer of an SME take to prevent ransomware attacks on a company resource?****

# 

# ****Part A****

## ****Answer :****

## ****Introduction****

Malware is an abbreviation for harmful software. Malware is any application meant to damage, disrupt, or benefit unauthorized access to a system to damage facts and individuals in various ways.

**Part B**

**Introduction**

Ransomware assaults on small agencies account for 72% of all ransomware assaults. Scammers usually target small groups on the essential avenue that lack the assets and knowledge of more massive companies. Alas, those attacks are frequently productive high priced. In case you're worried approximately ransomware invading your company, there are specific steps you can take