





DOCUMENT:	Kotak Life Insurance ThreatCop Phishing Simulation
	Report
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PURPOSE

The purpose of this report is to provide a detailed analysis of the employees' susceptibility to phishing attack.

Today, most of the organizations have become largely dependent on network and technology. Data available digitally is extremely vulnerable since attackers have the required expertise to access the data using several attack-vectors.

This report will help you analyse the attack susceptibility of your employees against phishing, which is the most prominent cyber-attack as of now, since approximately 91% of the cyber-attacks are occurring due to the negligence of the employees by not paying attention to the email and clicking on fake links thereby submitting sensitive data.

APPROACH

Campaigns are run on either one or more groups. A group consists of employees that can be selected either department wise or as per the requirement.

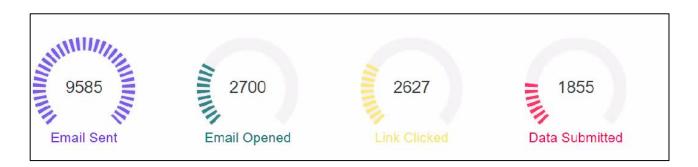


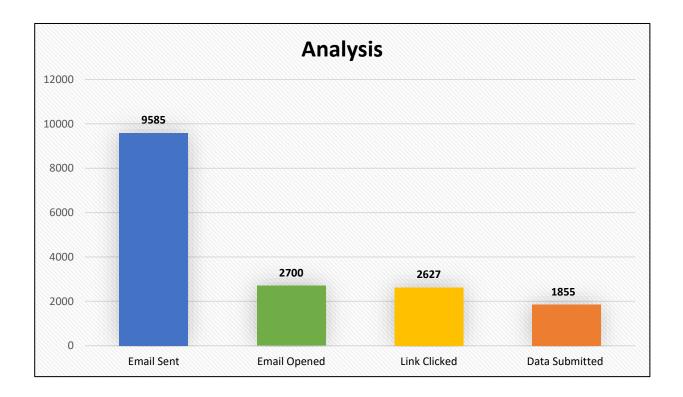


CAMPAIGN DETAILS

Executive Summary of Phishing Simulation

(Email Template: EPFO e-nomination for employees)





The above bar graph represents the number of 'email sent', 'email opened', 'link clicked and, 'data submitted' by the employees involved in the campaign.





PHISHING EMAIL TEMPLATE

Subject: EPFO E-nomination for Employees		
noreply@epfo-gov.com to sandeep k-jain ▼	Tue, Jan 25, 5:56 PM (2 days ago)	
Dear		
As per latest EPFO guidelines, we are unable to deposit your EPF contribution due to incomplete NOMINATION information. We have created the portal for the members to provide nomination details as per your requirement. In order to make this functionality compatible with online form 10-D claim to be filed by members and online composite claim Form 10D/20/5IF to be filed by nominees, the subscribers are required to file e-Nomination by clicking on the button given below.		
Kindly make sure that the e-nomination process is completed before 31st Jan 2022 positively.		
Update Here		
Regards,		
Employees Provident Fund Organisation		
Head Office,New Delhi		

The above shown email template was used in the **simulation** and sent to the user group involved in the campaign. Below are the red flags that an employee should have paid attention to:

<u>Sender id</u>: This is a forged email address. The sender id is (almost) identical to the email address of EPFO India. In this email template, the sender id is 'noreply@epfo-gov.com', whereas the original domain of EPFO is '<u>*@epfindia.gov.in</u>

What should be done?

1. When you hover on the linked text (which is <u>Update Here</u> in this case); within the template; you can see the actual URL to which you will be redirected.

2. In case you open the mail, read the email content carefully and look for certain spelling errors or any kind of urgency triggered amongst the users. Only then click on any links to proceed.





LANDING PAGE

← → C	S http://e-nomination.epfo-ge	av.com/	
۲	EMPLOYEES' PROVIDENT FUND MINISTRY OF LABOUR & EMPLOYME		
E-Nomina	tion		
	PAN Number* Date Of Birth:*	PAN BUMBER dd-mm-yyyy SUBMIT	
	Information/Dashboards content is highly confidential and is not to be used but for official purposes only. Designed, Developed and Hosted by: Employees' Provident Fund Organisation, India Version 2.97 - [10-02-2021] - Best Viewed in IE / Mozilla FireFox		

Once the employee clicks on the link provided within the email, he/she will be redirected to a **Landing Page**. This page is a fake landing page meant for tricking employees into filling their credentials unknowingly.

There are a few red flags that are present in the landing page:

- 1. **Insecure URL**: The URL of the above shown landing page is not secure since it is not over 'https'.
- Incorrect URL: The original URL for EPFO Bank is "https:// www.epfindia.gov.in" whereas the one used in this phishing campaign is "<u>http://e-nomination.epfo-gov.com</u>".

What should be done?

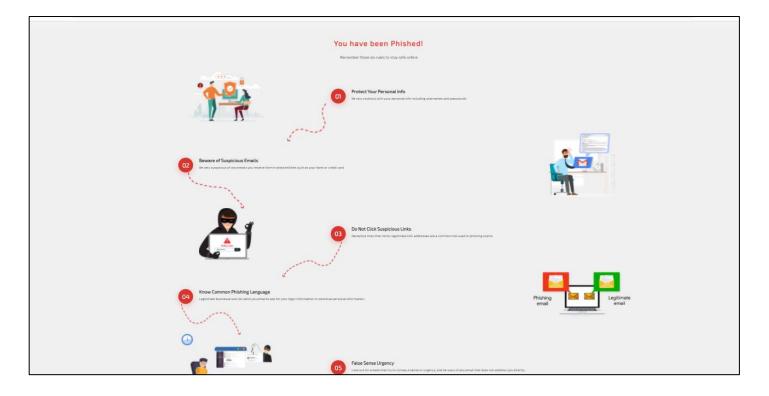
• *Do not react but respond.* Once you are directed to a login page, take out some time to look at the URL. Check whether the URL is insecure or has an incorrect TLD (Top level domain)

• Try clicking on the hyperlinked sections within the landing page since most of the hyperlinks do not work on phished webpages.





AWARENESS PAGE



Once the employee clicks on the **'Submit'** button; an awareness page appears on the screen displaying the message "You Have been Phished" and certain steps one can take to prevent phishing attack.





CONCLUSION

It can be safely concluded from the above data that out of the total **9585** emails sent, **2700** employees opened the email. Out of those **2627** employees clicked the links and **1855** employees even submitted their data. This is a threatening situation for the organization since this indicates the lack of awareness in employees. Therefore, the percentage of people who were the victim of the attack comes out to be **19.35%**.

As per the industry standards, if the percentage of the vulnerable employees in an organization is more than 4%, then the organization is susceptible to cyber-attacks. In our case, this figure is concerning at **19.35%** and a low-scale attack can easily put the organization at risk. It is like we are sitting on a landmine and are secure only until a real attack takes place.

The situation is concerning since **1855** employees have a high Employee Vulnerability Score (EVS) which is extremely dangerous since in an actual cyber-attack, **a single employee with high EVS is enough to cripple the entire organization**.

RED FLAGS IN EMAIL TEMPLATE

- The sender id is 'noreply@epfo-gov.com' instead of '*@epfindia.gov.in'.
- The URL of the above shown landing page is not secure since it is not over 'https'.
- The URL was changed from "https://www.epfindia.gov.in/ to "<u>http://e-nomination.epfo-gov.com</u>".