

# SAP x HSBC x Goldjoy Travel

Data & Privacy in a Digital Age  
數碼時代的數據和私隱

**2019 / 09 / 27 (Friday)**

5:45pm - 7:30pm (Registration starts at 5:30 pm)

Explorium HK   
1/F, Li Fung Tower  
868 Cheung Sha Wan Road

Language: English

Organiser  
**HKEBA**  Funded by SME Development Fund  
工業貿易署  
Trade and Industry Department



**Mr. Sam Wong**  
**SAP**

Digital Advisory,  
SAP Customer Experience



**Mr. Jacen Loke**  
**HSBC**

Regional Lead,  
Cyber Security Consulting



**Dr. Fred Yip**  
**Goldjoy Travel**

Executive Director



Any opinions, findings, conclusions or recommendations expressed in this material/event (or by members of the Project team) do not reflect the views of the Government of the Hong Kong Special Administrative Region, Trade and Industry Department or the Vetting Committee of the SME Development Fund and the Dedicated Fund on Branding, Upgrading and Domestic Sales (Organisation Support Programme).

Event Organizer  
主辦機辦

HKEBA  
香港電子商務業協會

**HKEBA**

Hong Kong E-Commerce Business Association



# Trade and Industry Department 工業貿易署



工業貿易署  
Trade and Industry Department

## Supporting Organizations 合作機構



## Explorium Hong Kong



## Past Seminars 過往講座

### 1. Introduction to Omnichannel Sales & Commerce



### 2. Applications of Platform and Enterprise Data Analytics



Lane Crawford

### 3. Boosting your brands in China



### 4. Accelerating your e-commerce business



### 5. Growing crossborder e-commerce for brands in South East Asia



### 6. General Managers' view on crossborder e-commerce from Hong Kong



Past Event  
過往活動

# Taiwan Delegation Tour 2019



Taiwan Startup Stadium

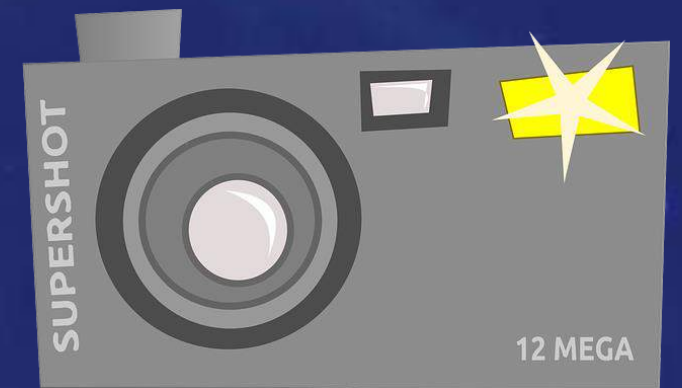
AppWorks



Startup Terrace



# Photo Taking 拍照





## Speakers 演講者



**Mr. Sam Wong**

SAP  
Digital Advisory,  
SAP Customer Experience



**Mr. Jacen Loke**

HSBC  
Regional Lead,  
Cyber Security Consulting



**Dr. Fred Yip**

Goldjoy Group  
Executive Director

SAP



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SAP

Digital Advisory,  
SAP Customer Experience







# Handling Data Today ( Privacy, Consent, Trust )

SAP Customer Experience ~ C4HANA Platform

**When I think about privacy...**



# Data Privacy the **SAP** way

## Build Trusted Customer Relationships



**TURN ANONYMOUS  
VISITORS INTO  
LOYAL CUSTOMERS**



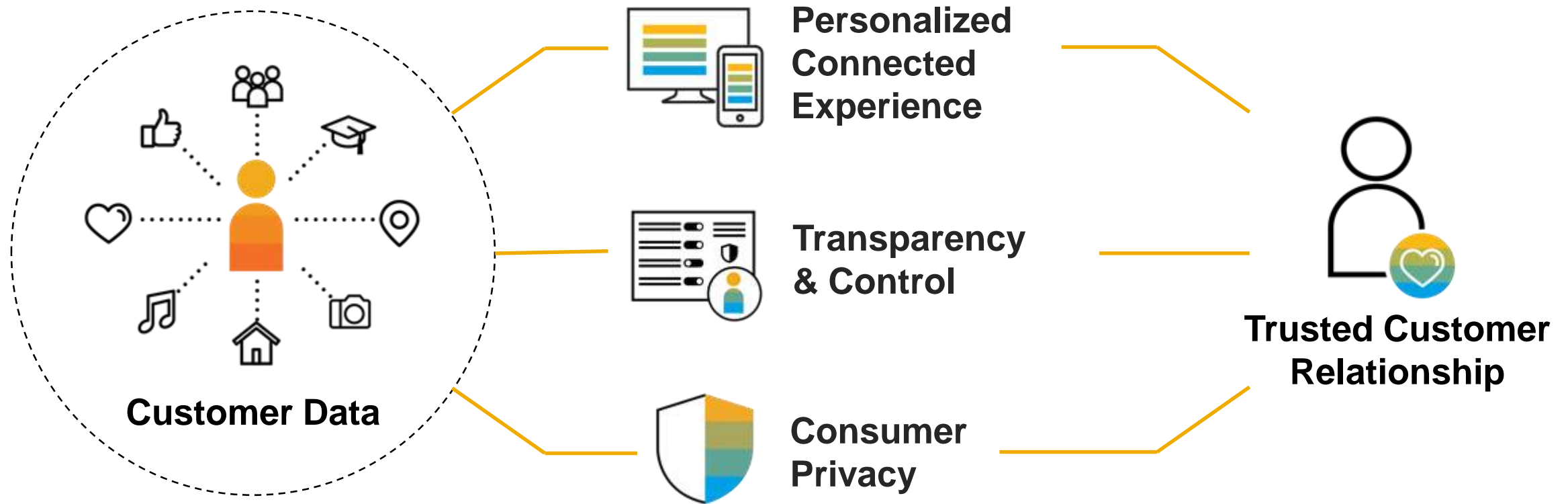
**BUILD TRUSTED  
CUSTOMER  
RELATIONSHIPS**



**THE SOURCE OF  
TRUTH FOR FIRST  
PARTY CUSTOMER  
DATA**

# Strategy & Vision

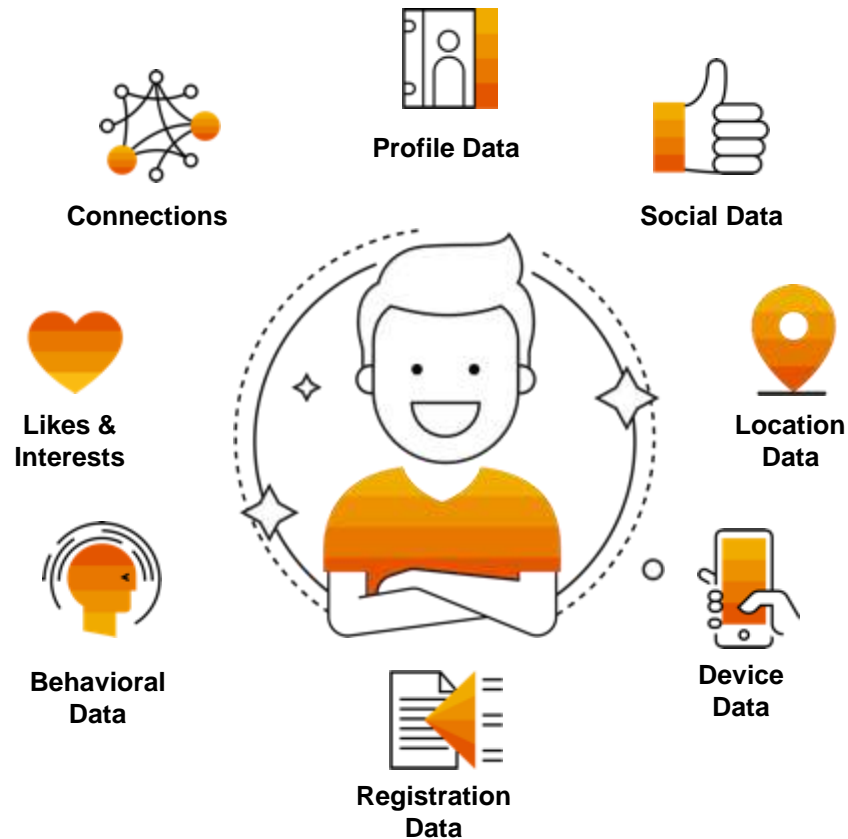
Mega trends driving the need to build trusted customer relationships





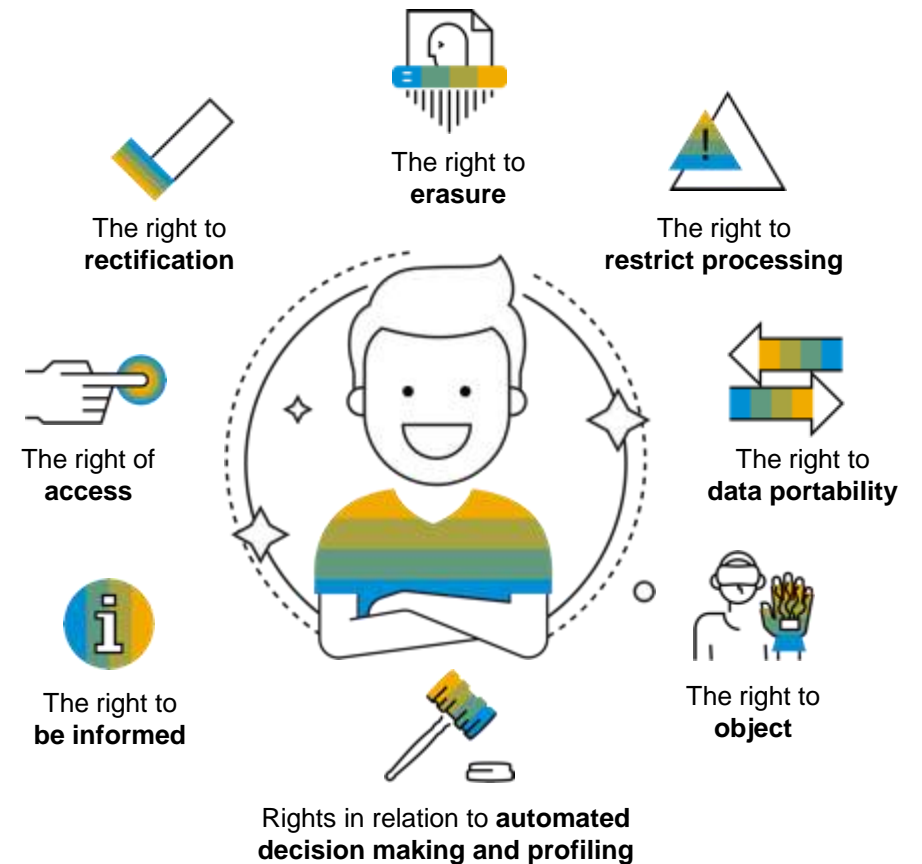
# Are you giving rights to your customers?

## Data Collected (PII)



**VS.**

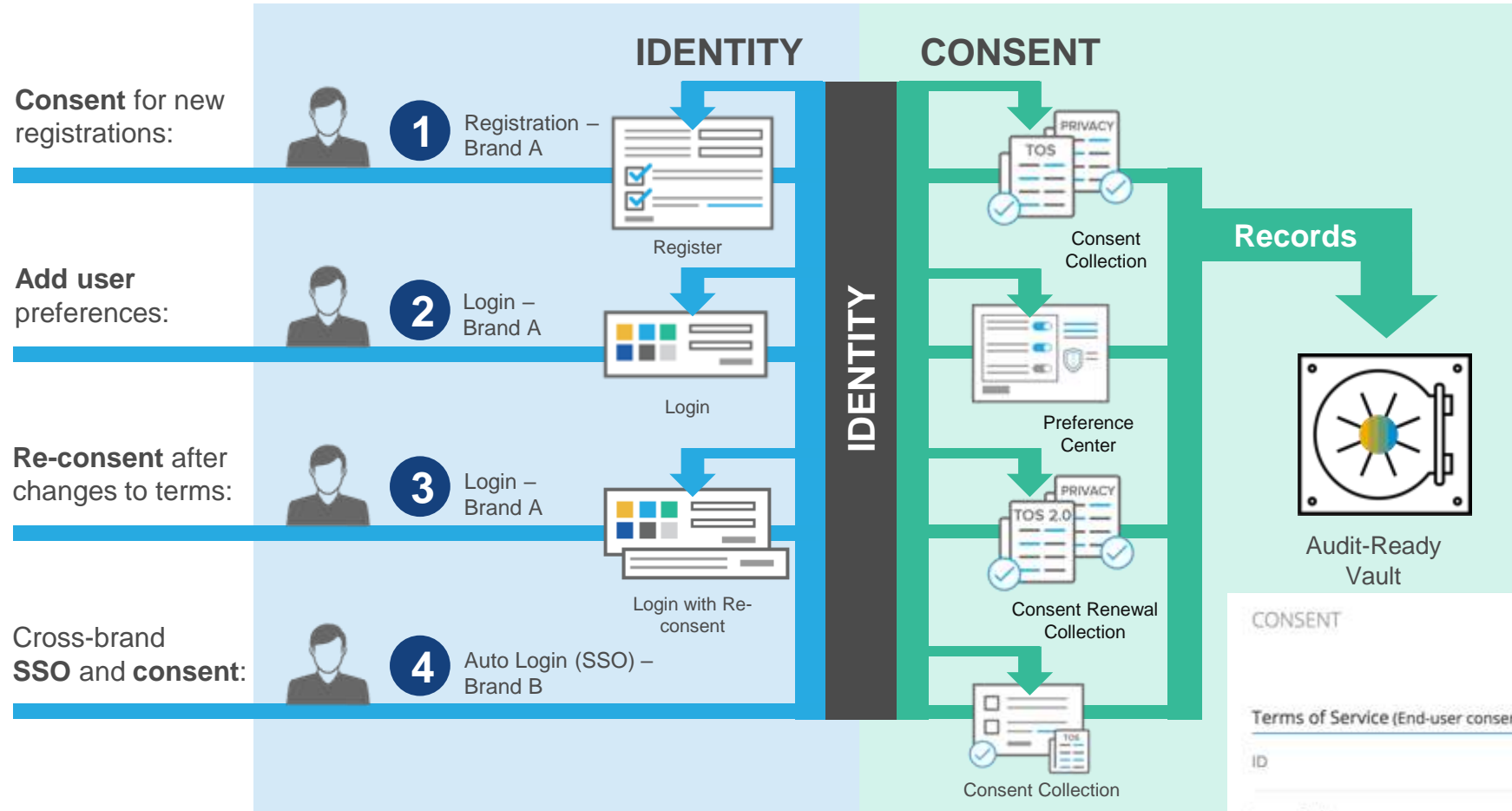
## Individual Rights



# **SAP's solution on Consent**

# CONSENT - Preference & Consent Capture

Registration, Login and Auto-Login Consent Collection Use-Cases



Thank you for registering. We still need a few more details from you to complete your profile:

Email: \*

user@demo-gigya.com

☐ Subscribe to Daily Fashion Picks

☒ I accept Gigya Fashion Terms of Service (\*)

☒ Data Collection Policy (\*)

☒ Cookie Policy

☐ Use FB Data for Personalization

☒ In-Store Check-In Policy

Submit

CONSENT

Developer's Guide

ADD

Terms of Service (End-user consent is required)

ID	DETAILS	ACTIVE
terms.fashion	Effective as of: 18.2 Re-consent cut-off: 18.2	ON
terms.competition	Effective as of: 1.2 Re-consent cut-off: 1.2	OFF

# CONSENT - Version Control

Earning Customer Trust with Triggered Consent Renewals Gains Loyal Customers



EDIT CONSENT STATEMENT

Back to list

Type: Terms of service ID: terms.powertools

Versioning by: Number

Effective as of: \* 1.2 Re-consent cut-off: \* 1.2

LOCALIZED TEMPLATES CUSTOM DATA

ADD CONSENT TEMPLATE

ENGLISH (en)

Purpose: I have read and understood the Gigya Power Terms of Use.

Document URL: https://five-min-demo2.gigya.com/docs/terms-and-conditions-template.pdf

CANCEL SAVE

Thank you for registering. We still need a few more details from you to complete your profile.

Email: \*  
user@demo-gigya.com

☐ Subscribe to Daily Fashion Picks

☐ I accept Gigya Fashion Terms of Service (\*)

Submit

Please make sure you have accepted all mandatory policies & terms of services

terms.fashion	fashion.gigya.com	06/20/2018	Granted	Terms of Service
subscriptions.newgear	fashion.gigya.com	06/20/2018	Granted	Communication Consent
store	fashion.gigya.com	06/20/2018	Granted	Other Statement
terms.fashion	fashion.gigya.com	06/20/2018	Renewed	Terms of Service

Timestamp (UTC): 06/20/2018, 03:09:07 (1529464147)

Version: 18.2

User / Application:

Source IP: 121.45.255.218

Additional Details:

Action: Renewed

Performed By: Client

SOK: js\_latest

Country by IP: Unknown

Language: en

Login IDs: alex@alepape.net

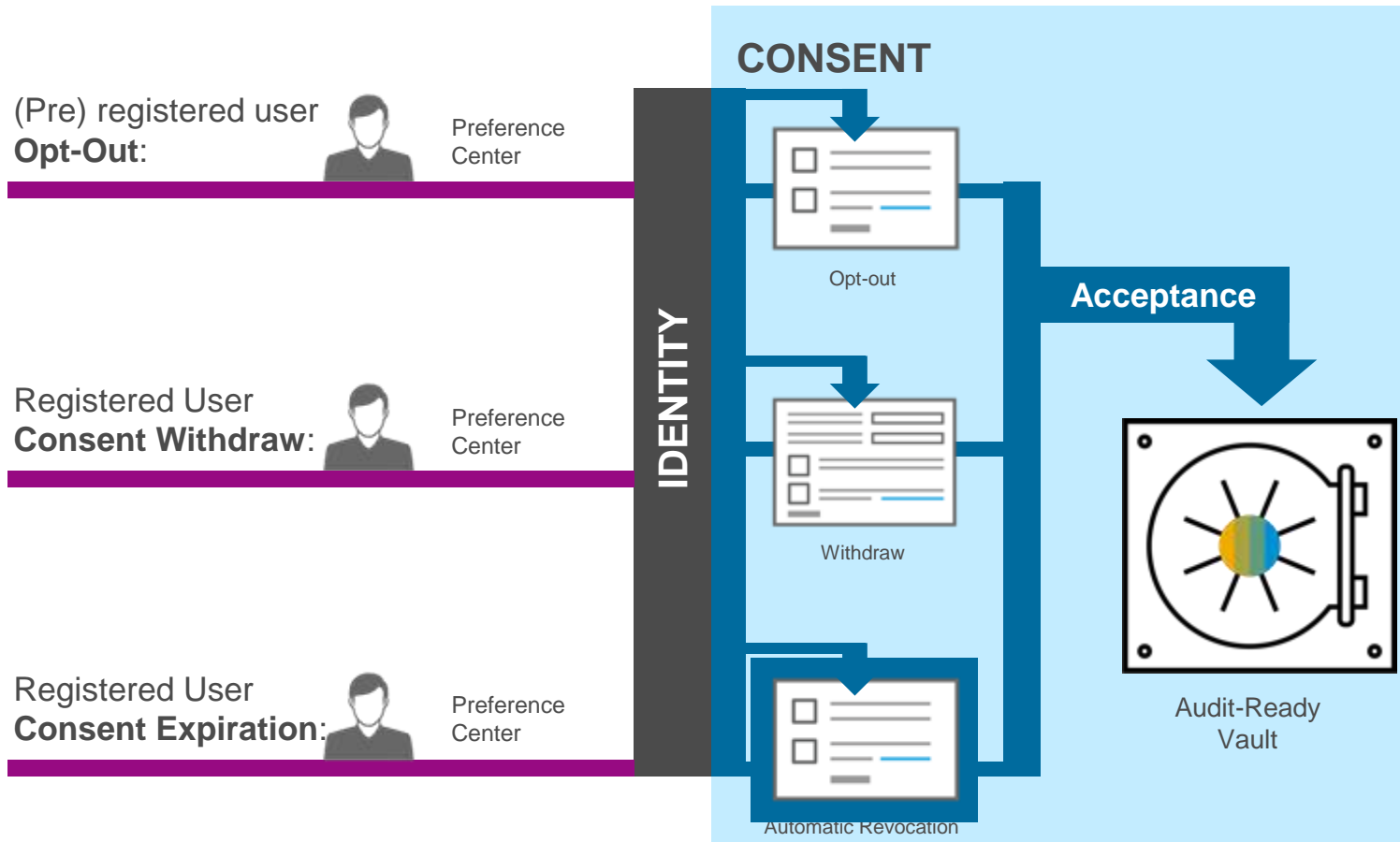
subscriptions.newgear	fashion.gigya.com	06/19/2018	Withdrew	Communication Consent
store	fashion.gigya.com	06/19/2018	Withdrew	Other Statement
store	fashion.gigya.com	06/19/2018	Withdrew	Other Statement

Showing 1-20 of 4918 results



# CONSENT - Self-Service Preference Center

## Preference Center Consent Use-Cases



### Previously accepted policies

#### Gigya Fashion ToS:

Version: 3.6

Approved on 21/12/2017

#### Data Collection Policy:

Version: 2.5

Approved on 16/12/2017

#### Cookie Policy:

Version: 1.2

Approved on 16/12/2017

#### In-Store Check-In Policy:

Version: 1.3

Approved on 16/12/2017

#### Use FB Data for Personalization:

Version: 1.4

Approved on 21/12/2017

### Communication Preferences

Please select your communication preferences.

☒ Daily Fashion Picks

☐ Quarterly Catalogue

☐ Last Chance Weekly Sales Deals

Save

☒ Cookie Policy

☒ In-Store Check-In Policy

☒ Use FB Data for Personalization

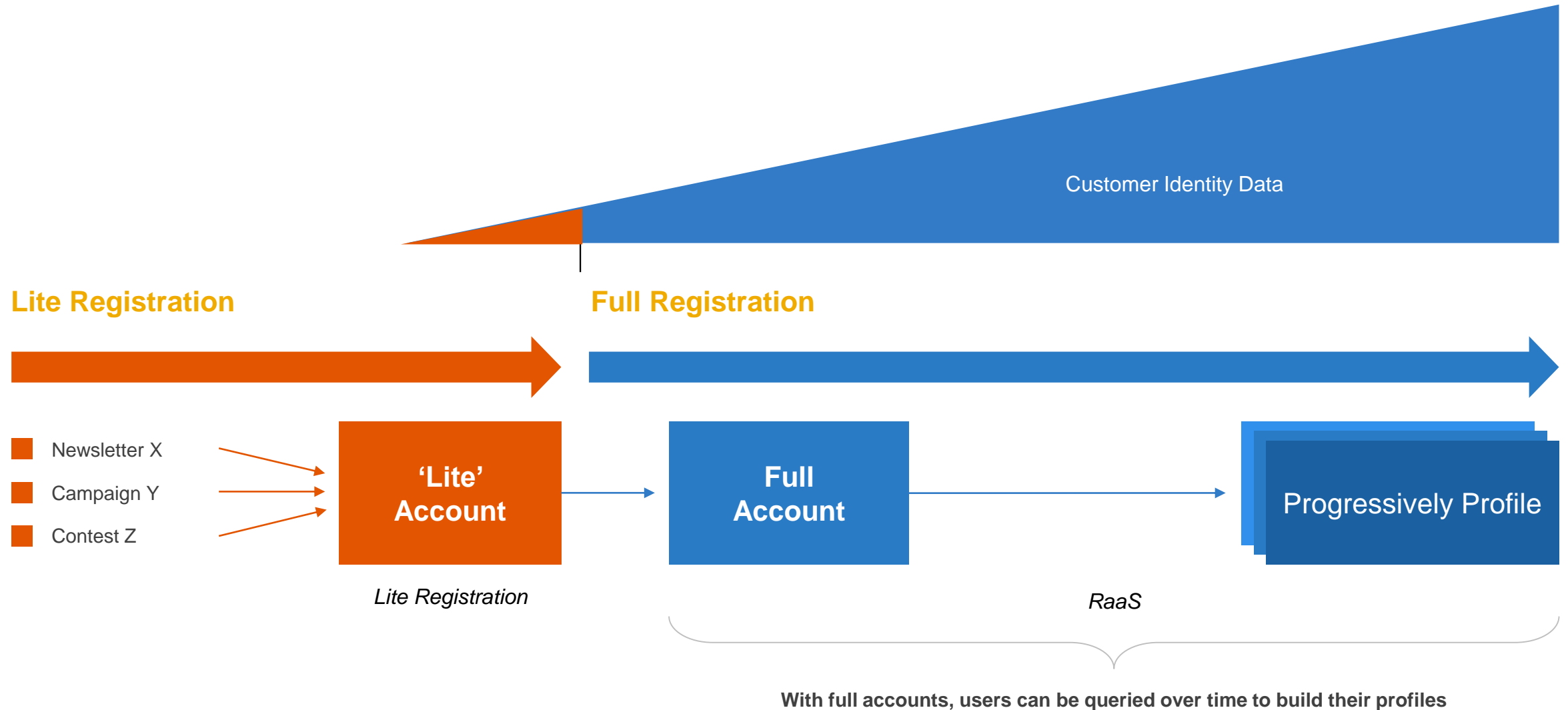
Save

Cancel



# **SAP's continuous gathering of data:** **Progressive Profiling**

# Capture Data Continuously Over Time



# Progressive Profiling

Enrich customer profiles along the journey using configured logic, based on user profile, context, behaviour, etc.



Minimize Drop Ratio

Maximize Data Set

Subscribing

Initial Registration

Subsequent Visits

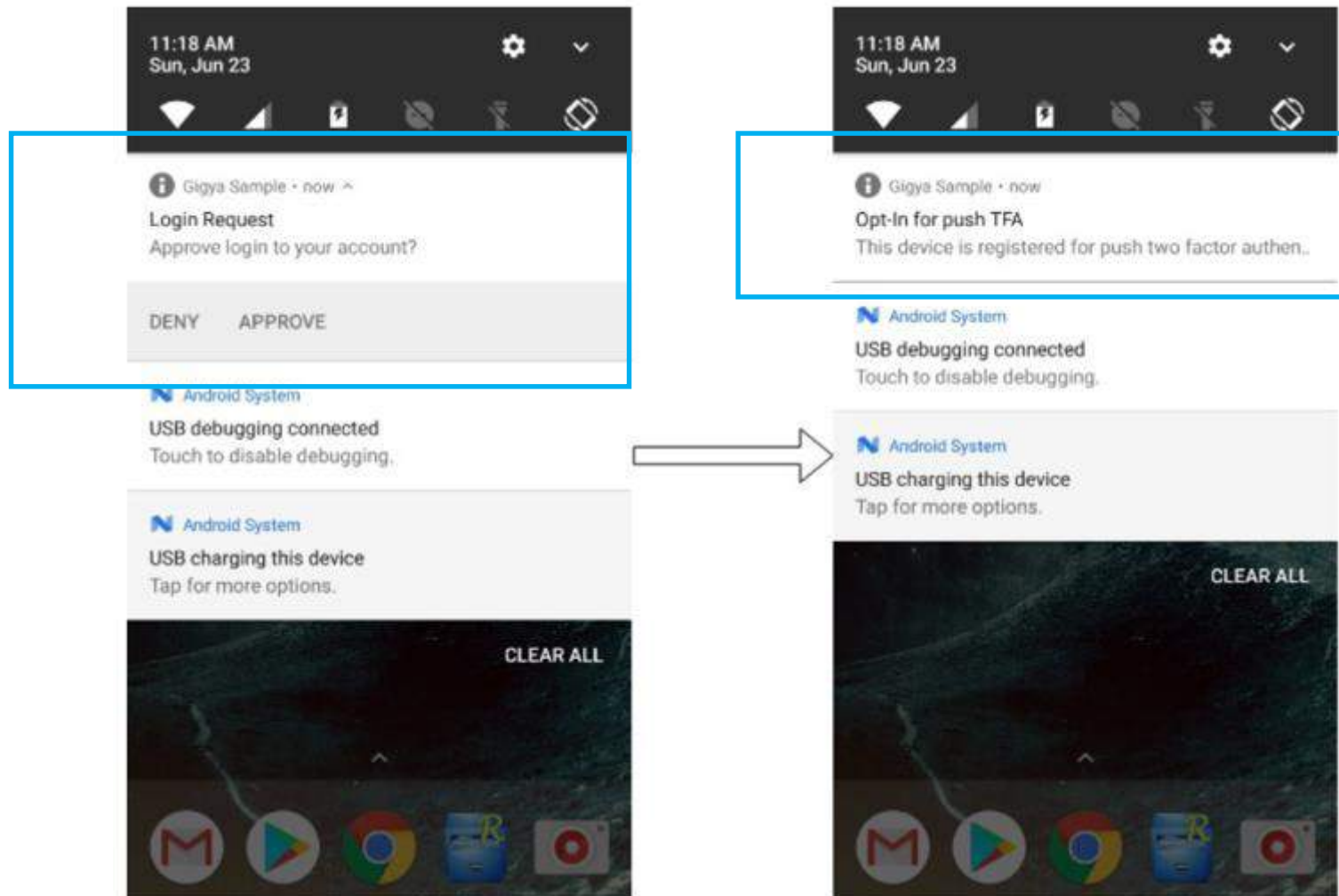
More Engagement



## Some more Details on ‘subsequent visits’

1. **Request** information from your users after trust is built
2. **Ask after certain event triggers**
  - Maybe a 4th login
  - Adding a connection
  - Commenting
  - Profile editing
  - A visit to a specific page
  - Number of shares reached
3. Information is **gathered unobtrusively**, while user registration stays high
  - **Leverage** a quick/simple survey to capture their experience with you

# Customer Identity | Push Authentication



# Where you've built trust, append more data

**Question 1**

[Login](#)

First name: Jonathan

Last name: Low

Email: t1@mail.com

Company: Company name

Enter a company, press submit and then refresh the screen to restart the display.

submit

**Question 2**

First name: Jonathan

Last name: Low

Email: t1@mail.com

Company: Gigya

Job Title: Enter your job title

Enter a job title, press submit and then refresh the screen to restart the display

submit

**Question 3**

First name: Jonathan

Last name: Low

Email: t1@mail.com

Company: Gigya

Job Title: Technical Writer

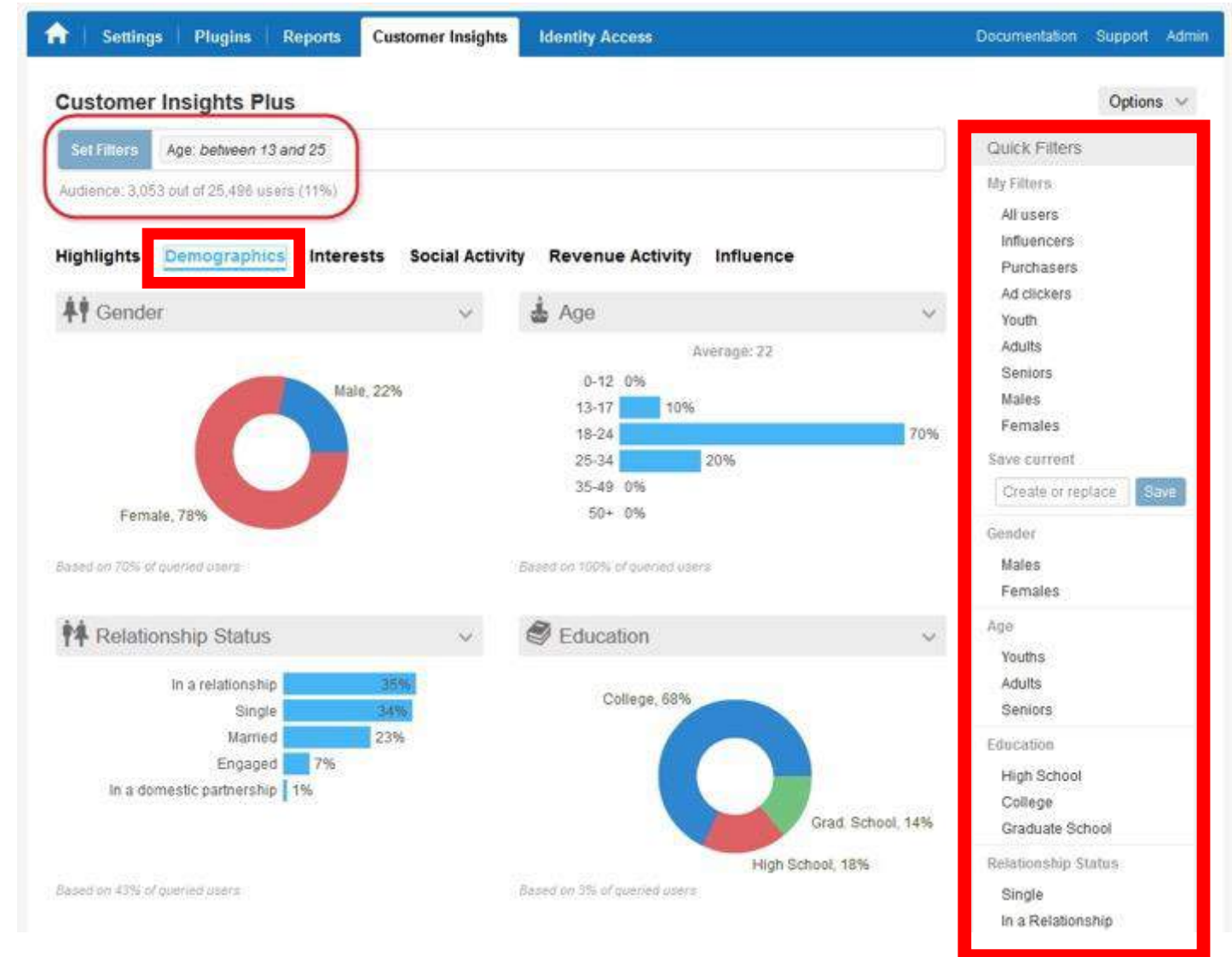
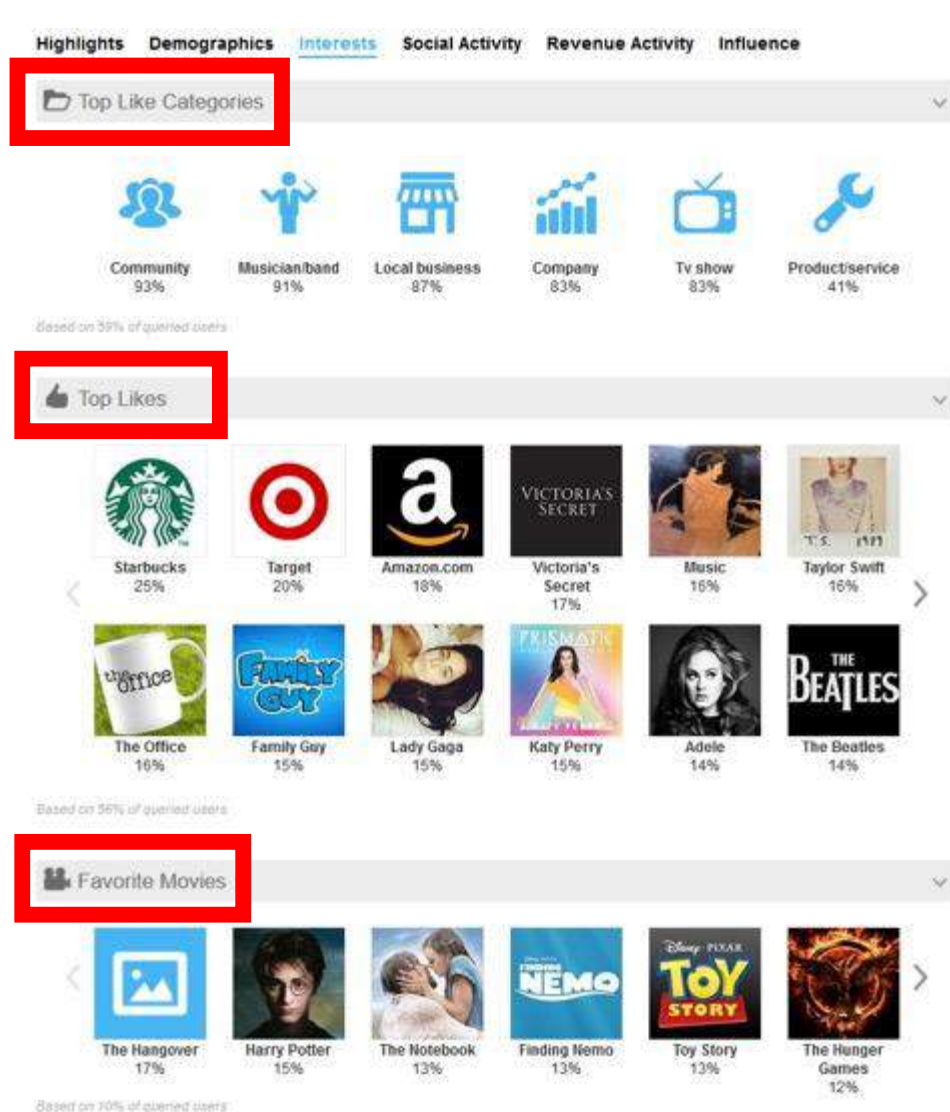
What is the size of your company?

Select a size range ▼

After submitting data, refresh the screen to restart the display

Exit submit

# Collecting all sorts of Behavioral Data



# More Behavior data like ( Revenue, Social, Influences ) Activities

Highlights Demographics Interests Social Activity **Revenue Activity** Influence

Current month

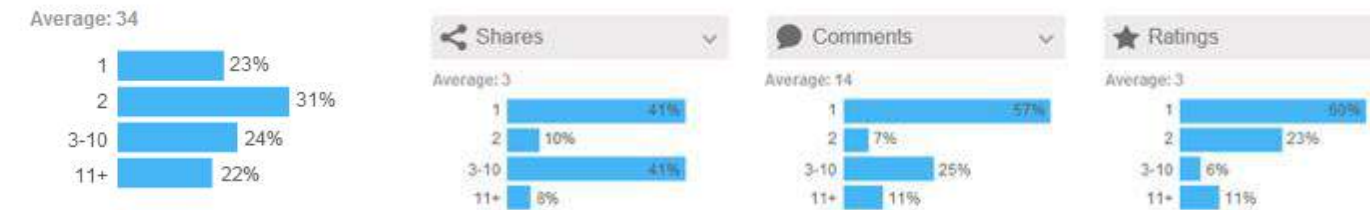


\* Based on 10% of users

\* Based on 10% of users

\* Based on 10% of users

Ad-Clicks



\* Based on 10% of users

Based on 1% of queried users

Based on 1% of queried users

Based on less than 1% of queried users



Based on less than 1% of queried users

Based on less than 1% of queried users

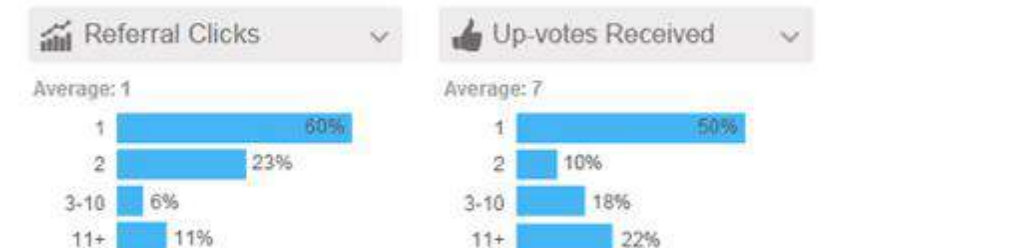
Highlights Demographics Interests Social Activity Revenue Activity **Influence**



\* Based on 10% of users

\* Based on 10% of users

Current month



Based on less than 1% of queried users

Based on less than 1% of queried users



# DMP **vs.** CIAM

## DMP (Data Management Platform)

*Tracking, monitoring, anonymous activity only*



## CIAM (Customer Identity Access Management)

*Turning anonymous into **KNOWN** consumers*



# CIAM ~ Flexible Account Structure

CRM

ESP



- Location
- Time Stamps
- Identity Source



## B2C

- Customer Status
- Subscriptions / Entitlements
- Favourites / Wishlists
- Product Affinity
- Family Members
- Content Viewed / Downloaded
- Devices Owned
- Allowed / Denied Services

## B2B

- Account Type / Status / Role
- Distributor Code / ID
- Managed By
- Group Membership
- Organization / Organizational Unit
- Company ID

System Data

1<sup>st</sup> Party Social / Federation Data



- First Name
- Last Name
- Email / Phone#
- Gender
- Location
- Likes, Interests
- Relationship
- Education
- Conversations

Custom Data

Registration Data



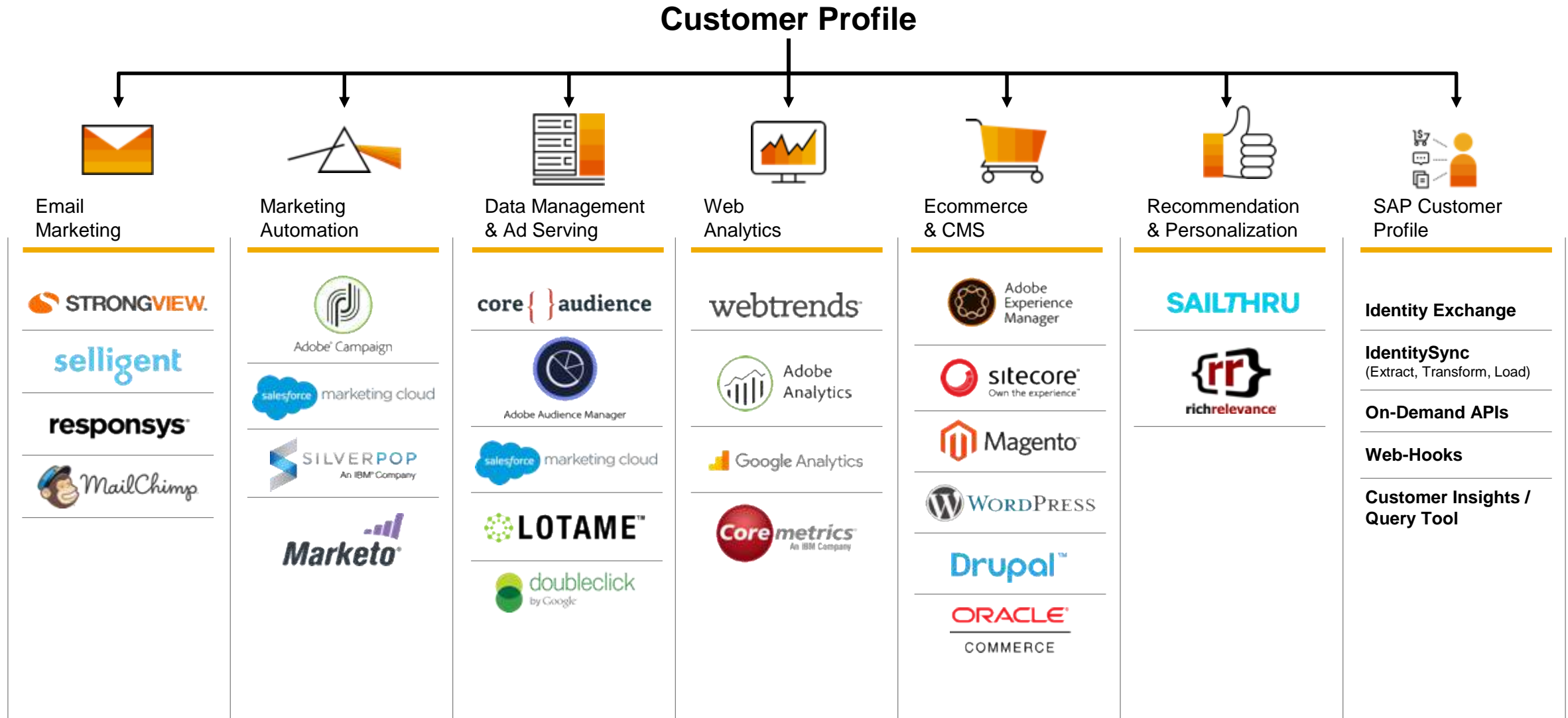
- Traditional Registration
- Progressive Profiling
- Opt-ins
- Consent
- Preferences



## SAP Customer Profile

- Centralize the storage and indexing of all user data in real time
- Eliminate fragmented identity data

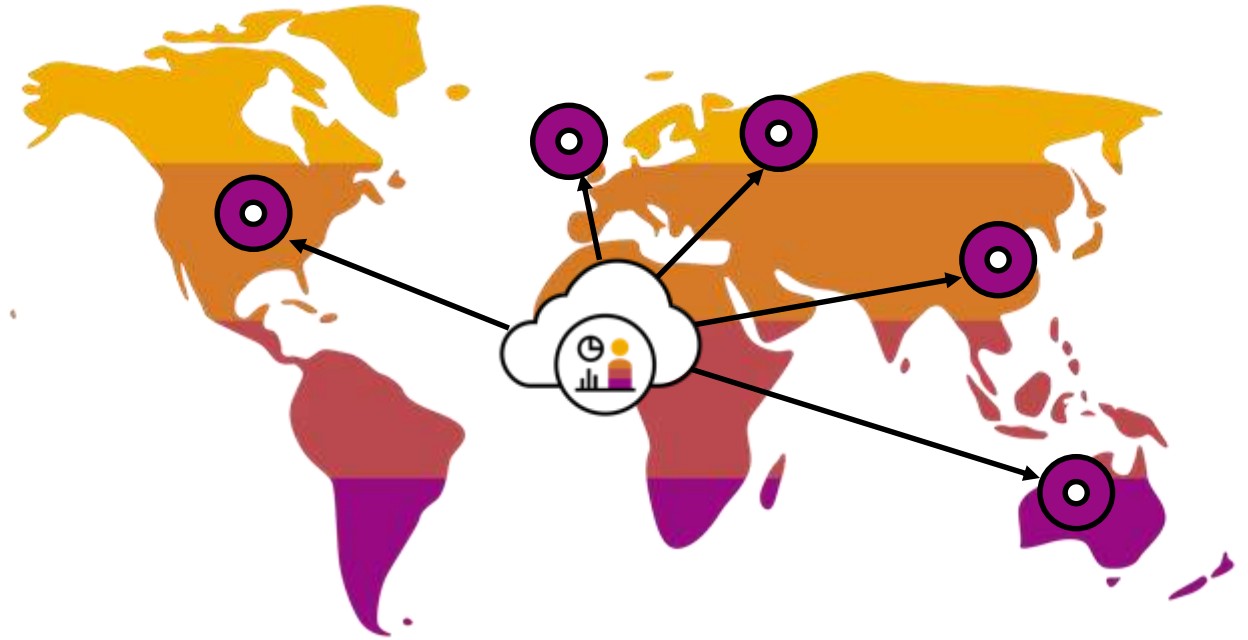
# PROFILE - Orchestrate profile, preferences and consent downstream



## Global Access

### Business View and Benefits

**Trusted customer experiences at a global scale.**



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Provide a truly global experience whilst maintaining data regulatory compliance.

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Register once, offer the same experience across the globe.

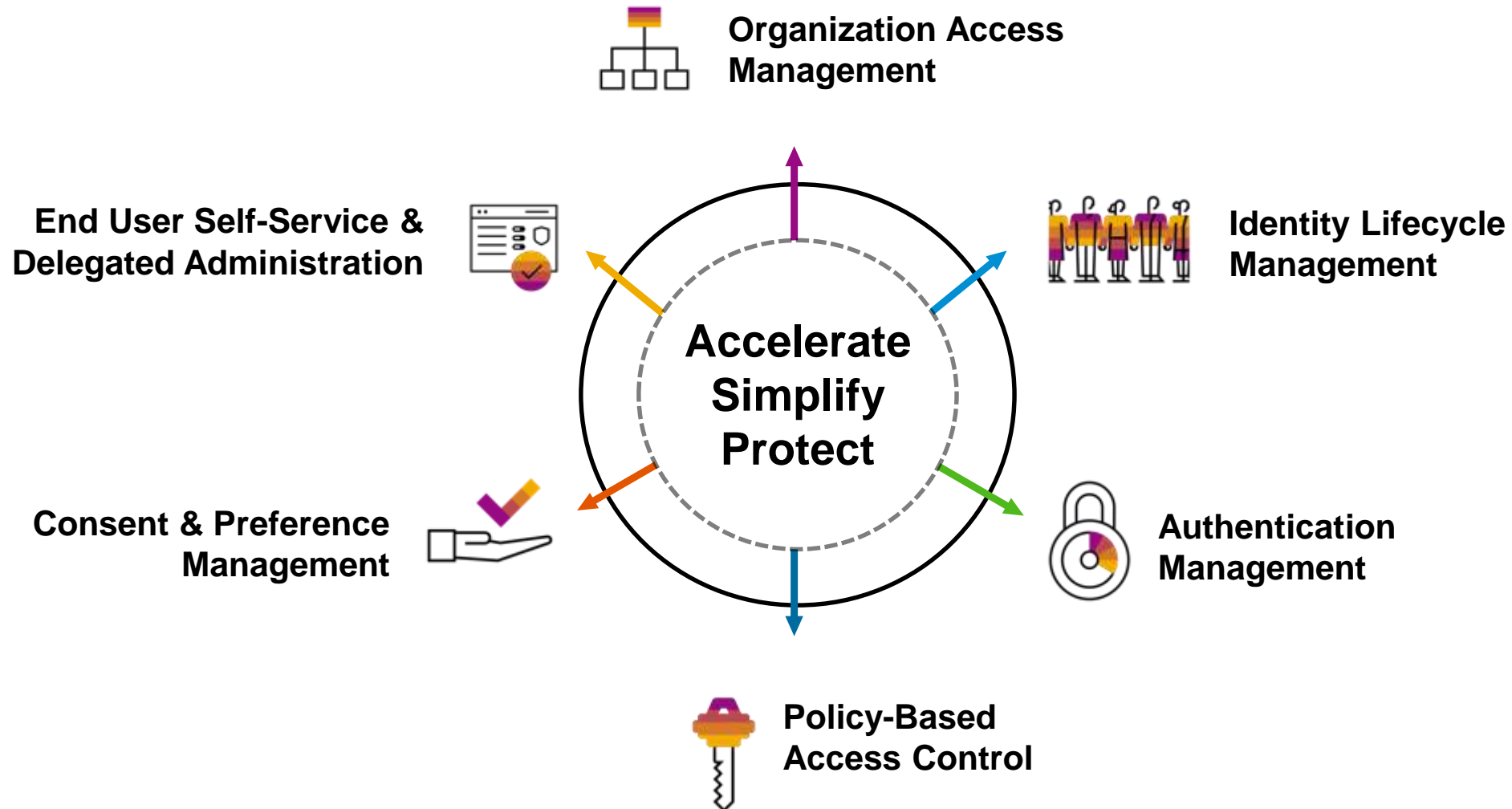
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Remove the global duplication of customers as they travel.

---

Out-of-the-box capabilities rather than managing complex and fragile global login solutions.

# Let us help you to **Initiate, Establish & Build** Trust





**“If your customers **trust** you,  
they’ll engage you & open up  
to you”**



# Thank You

SAP CX



## **Mr. Jacen Loke**

HSBC

Regional Lead,  
Cyber Security Consulting



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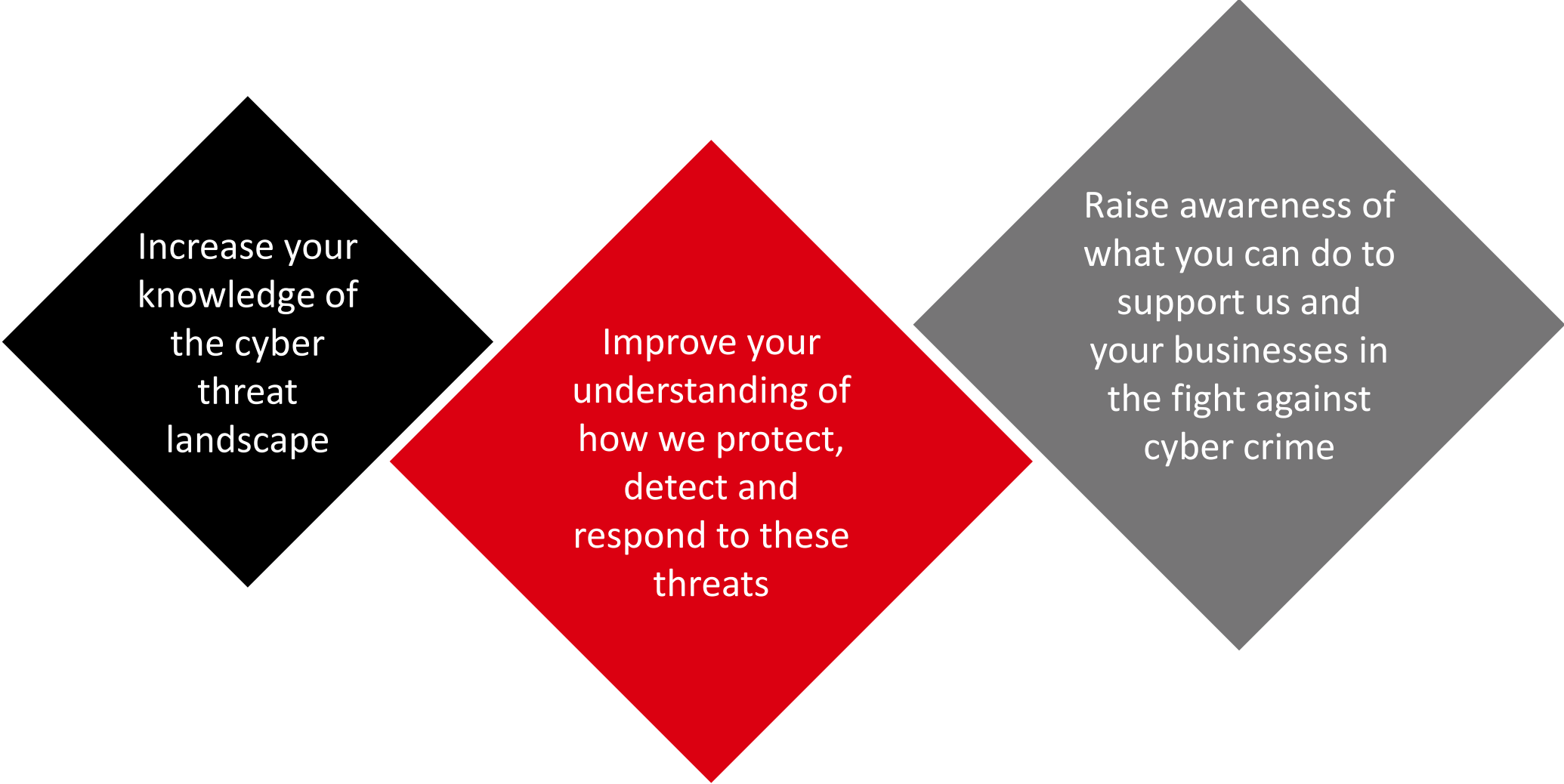
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# Overview of Cybersecurity and the current Cyber Threat Landscape

September 2019



## Objectives of today's session



Increase your  
knowledge of  
the cyber  
threat  
landscape

Improve your  
understanding of  
how we protect,  
detect and  
respond to these  
threats

Raise awareness of  
what you can do to  
support us and  
your businesses in  
the fight against  
cyber crime



The best security starts with the **Human Firewall** ...



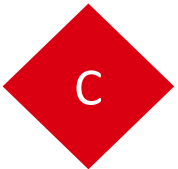


<https://www.youtube.com/watch?v=lc7scxvKQOo>


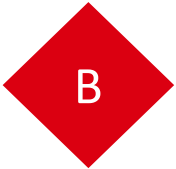

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# How much do you know about Cyber?

## What is Social Engineering?



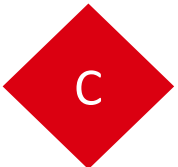
-  An attempt to obtain sensitive information such as usernames, passwords and credit card details, often for malicious purposes
-  A non-technical strategy cyber attackers use that relies heavily on human interaction and often involves tricking people into breaking standard security practices
-  A social evening for engineers

## What is Social Engineering?

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-  A non-technical strategy cyber attackers use that relies heavily on human interaction and often involves tricking people into breaking standard security practices
-  A social evening for engineers

---

## What is ransomware?

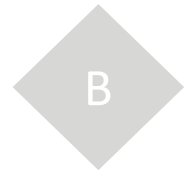
-  A type of malicious software designed to block access to a computer system until a sum of money is paid
-  A cyber-attack where a perpetrator seeks to make a network resource unavailable to its users temporarily or indefinitely
-  To deliver or redeem from punishment for sin



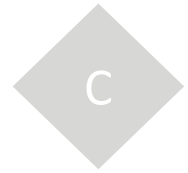
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To deliver or redeem from punishment for sin

What is the % of employees' clicks during a simulated phishing attack?

A 36 %

B 21 %

C 120 %

What is the % of employees' clicks during a simulated phishing attack?

- A 36 %
- B 21 %
- C 120 %**

# What is our exposure to cyber threats?



**Protecting and  
monitoring one of the  
largest Technology  
estates in the world...**

**50m+**  
external customers worldwide

**250,000**  
colleagues  
worldwide

**26,000**  
-strong ATM networks  
in 40 countries

**6,300 offices**  
in 74 countries and territories



**requires the support of an  
expansive infrastructure...**

Data centres in **23 countries,**  
**74,000** servers

**82PB**  
of storage

**1.7m**  
network ports

**1.8bn**  
internal user  
logins a month

**14m**  
videoconference  
minutes a month

**400,000**  
end-user devices

**5,800**  
IT applications





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# Malta's Bank of Valletta Cyber Attack

[News](#) / [National](#)

## HSBC warned of BOV hackers last year

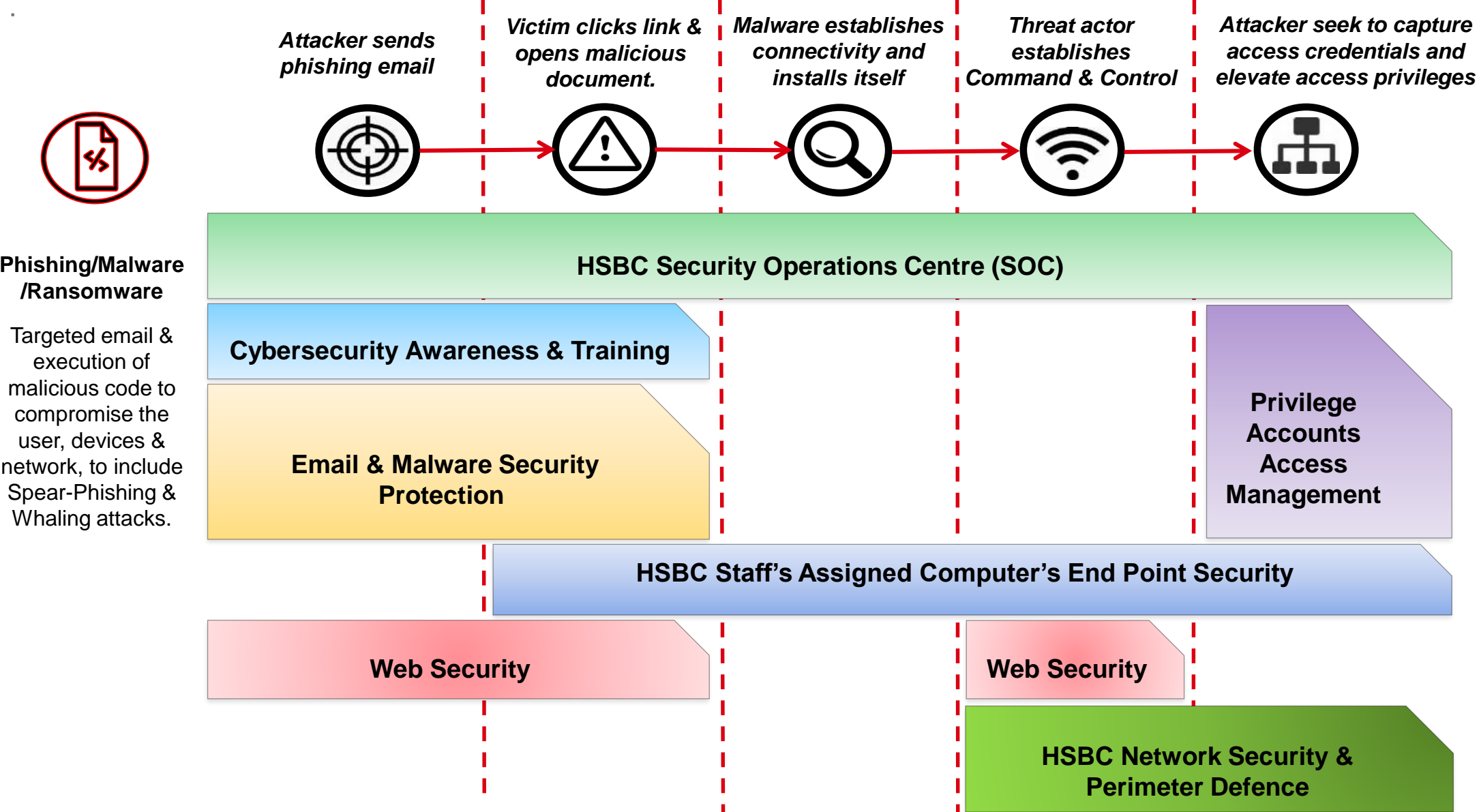
Security report identified BOV heist hackers while testing malicious emails to be sent to bank employees



11 March 2019, 7:15am  
by Matthew Vella



Threat Actor’s Known Tactics, Techniques and Procedures (TTPs) as mapped to HSBC Phishing/Malware Defences



# What does a Cyber Attack look like?

# Cyber world as a whole



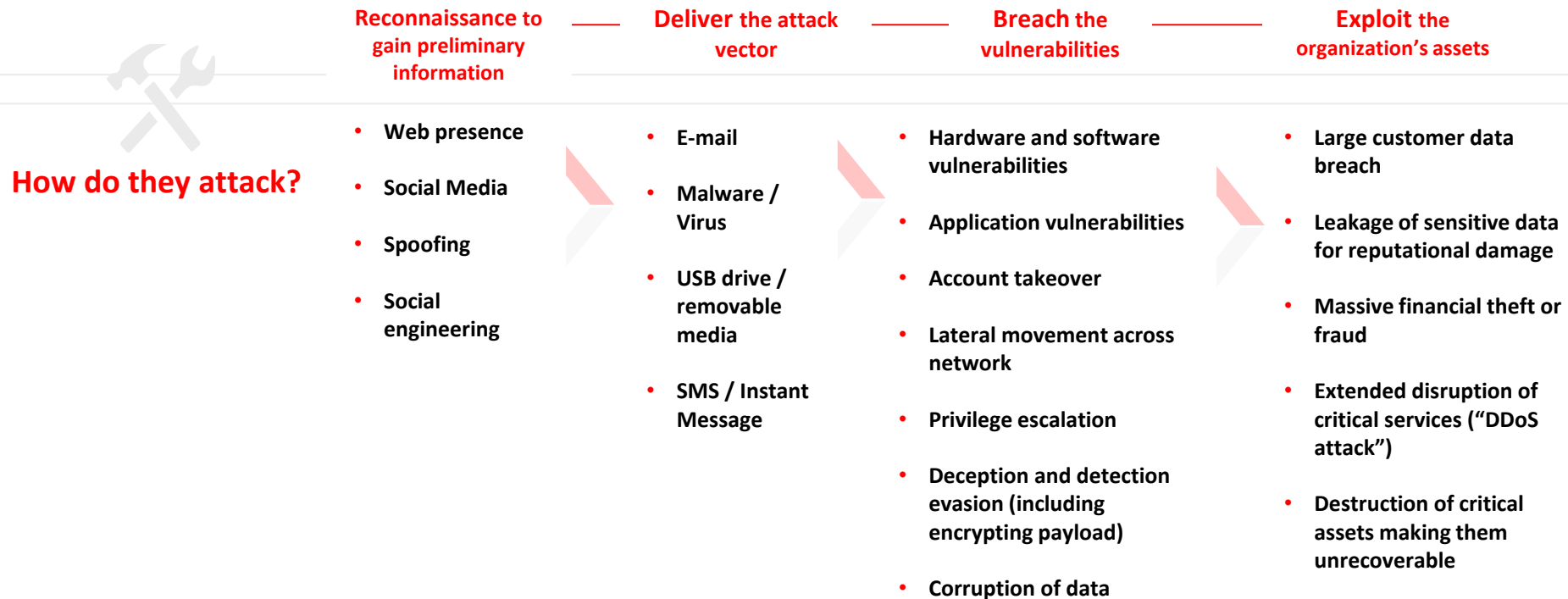
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## Understanding the attack vectors (i.e. who might attack and how an attack might be delivered)



### How an attack might be delivered – aka the “Kill Chain”



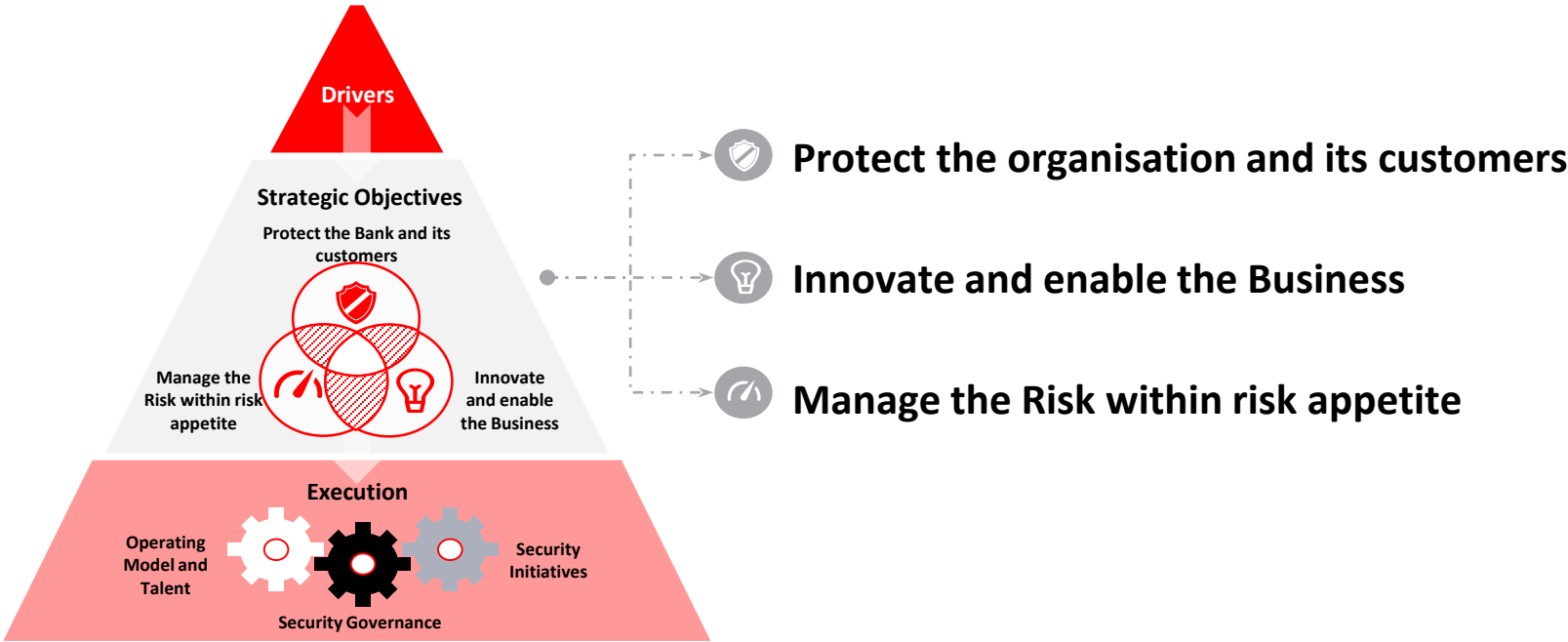
# How do we protect our business?

# Cyber Security Strategy Overview



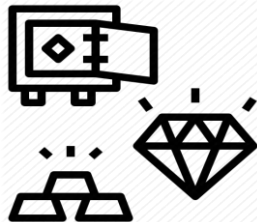
## Vision

Defend for today and Prepare for the future, in order to protect the organisation and safeguard our customers

## Strategy



# Protecting your business is analogous to protecting your house

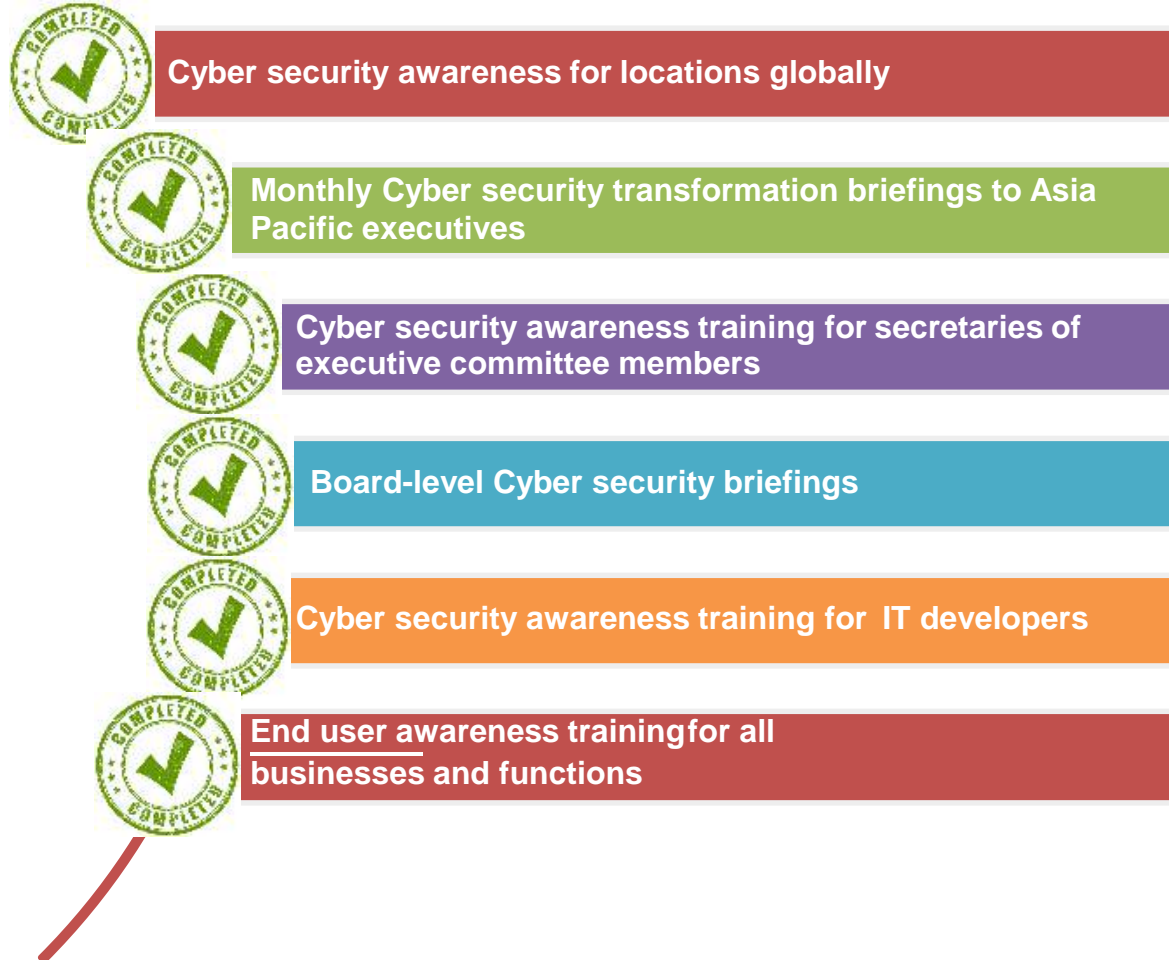
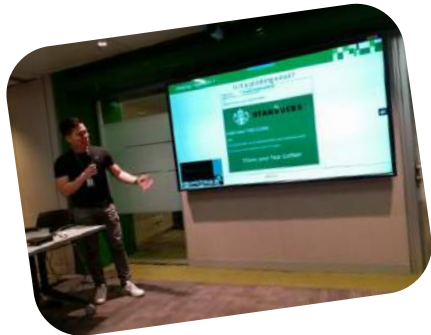
Lock the doors	✓ Implement comprehensive, industry standard controls across the enterprise to reduce velocity and impact of events	Protect		
Alarm the house	✓ Implement an internal world class Cyber Security function providing sustainable and adaptable defence	Detect	Respond & Recover	
Protect family jewels and heirloom	✓ Fortify our critical assets / crown jewels to identify, protect, detect, respond and recover from cyber attacks	Identify		



NIST Framework

# Cybersecurity Awareness & Training

Humans can be either the weakest link or the strongest defense in cyber security, depending on the level of awareness. Cyber Security has initiated an awareness program targeting audiences at all levels, through a number of initiatives including:





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**What can YOU do?**

# HOW PRIVATE IS YOUR PERSONAL INFORMATION? \_



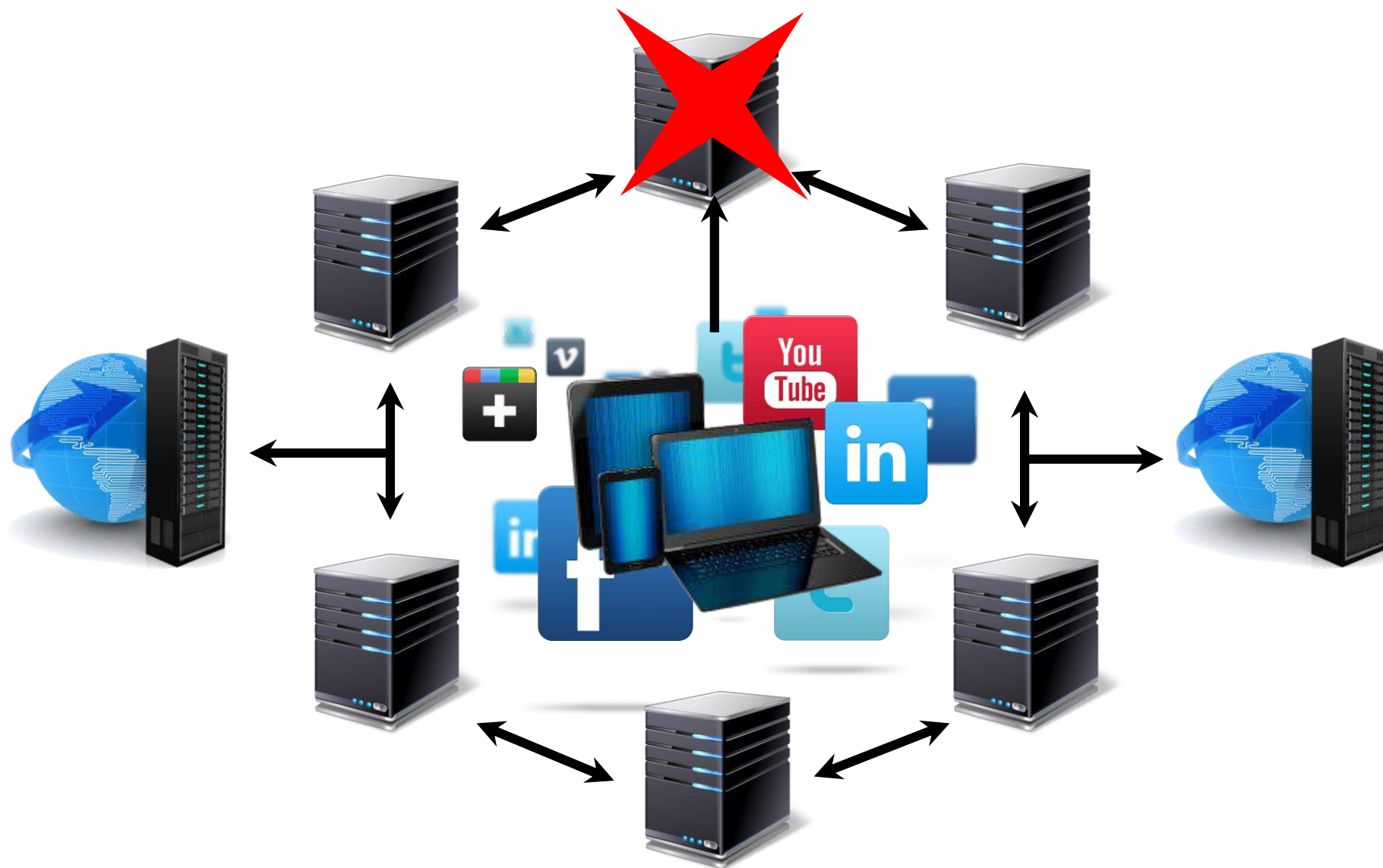
A **Digital Footprint** is a trail of data you create while using the Internet.

It includes the websites you visit, emails you send, and information you submit to online services.

What is your digital footprint?

- Photos / Videos
  - Working Relationships
  - Location Data
  - Email Address / Phone Number
  - Personal Information – Hobbies, Interests
  - Online transaction details
  - IP addresses
- 
- **Information posted online or passed over an insecure network can provide threat actors with invaluable information.**
  - **Over 85% of successful cyber attacks involve an element of social engineering (e.g. Phishing).**

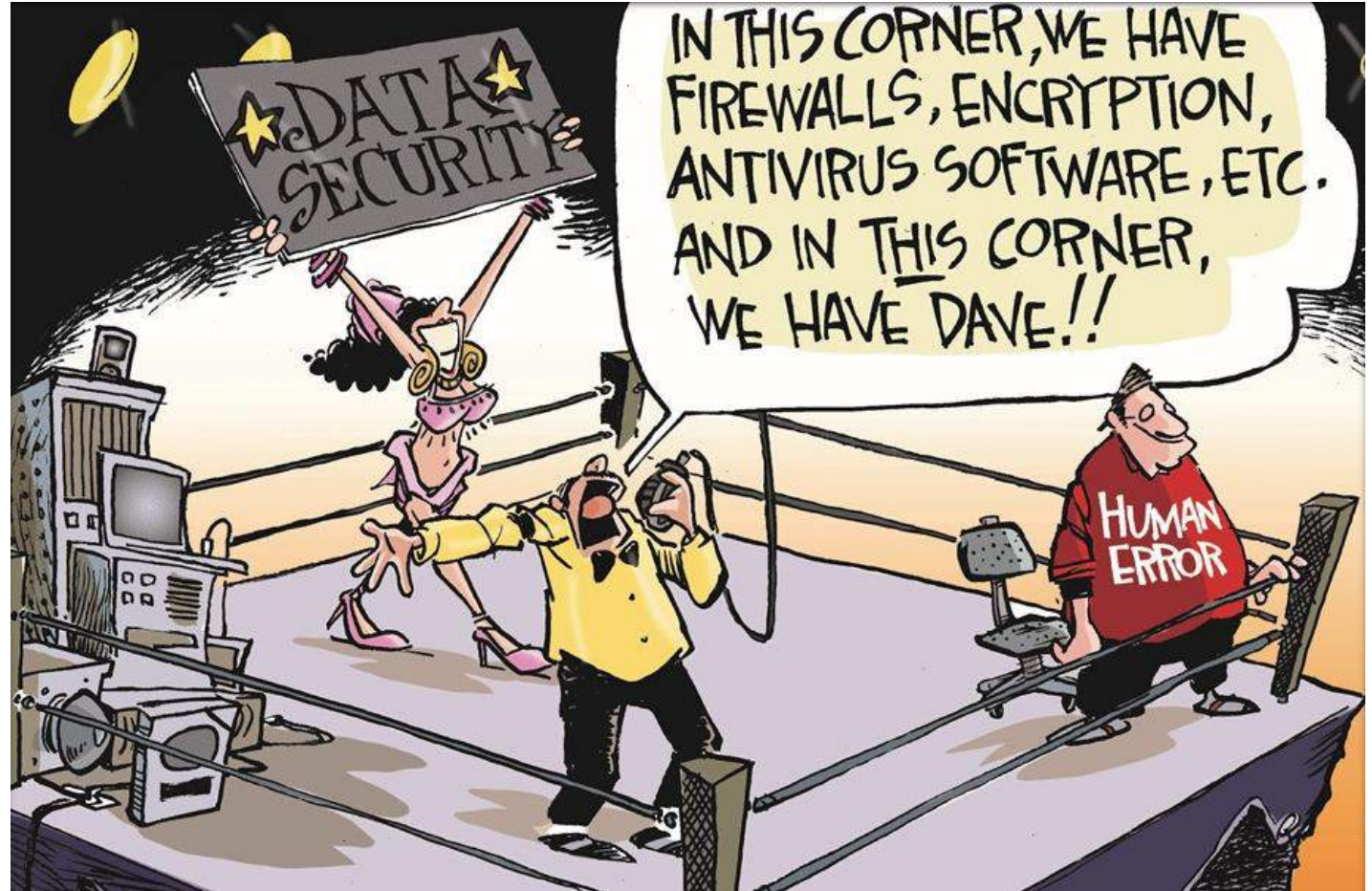
## Can I Just Delete My Digital Footprint?





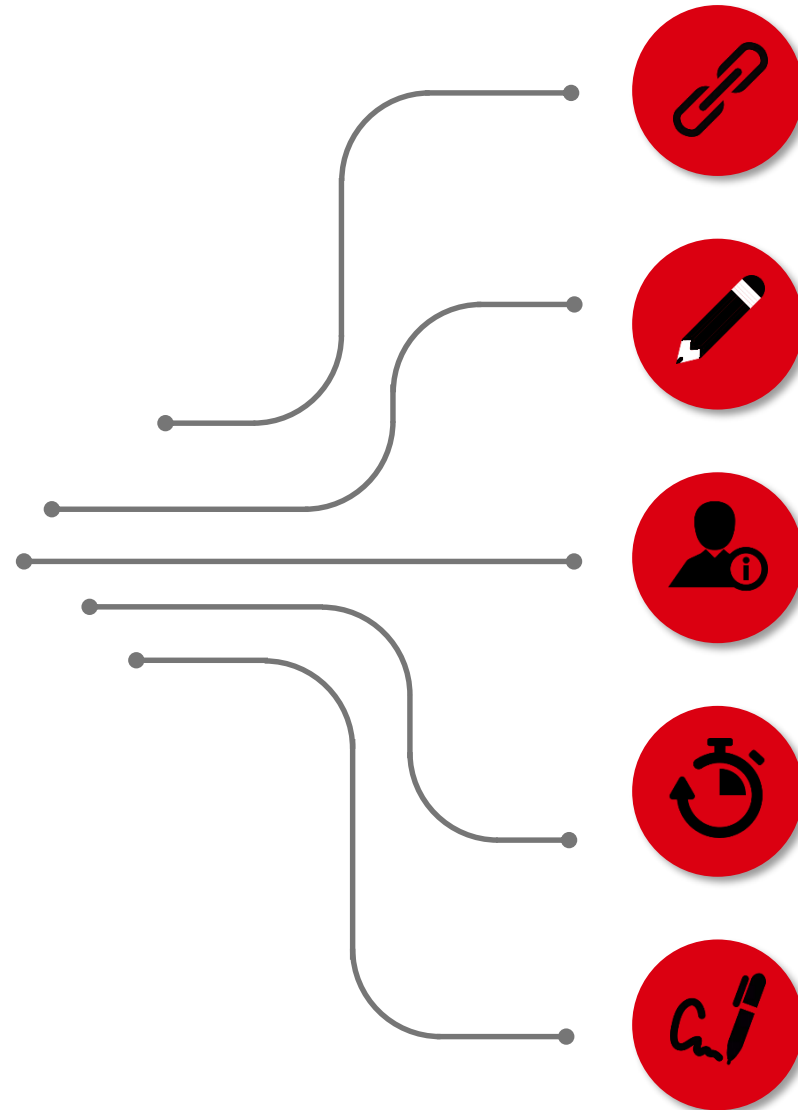
## Practical Steps

- ◆ An attacker will spend less than 5 minutes when attempting to seek a vulnerability.
- ◆ Ensure clear separation between your professional and personal digital footprint.
- ◆ Consider how the footprint of your family, friends and colleagues could lead to vulnerability.





## How to spot a Phish?



### DISGUISED OR MODIFIED LINKS

Hover over the link shows the actual URL you are being directed to e.g. "GOO9LE.COM"

### BAD GRAMMAR & TYPOS

Poorly written sentences, bad grammar, and misspelled words indicate a phishing scam

### PERSONAL INFORMATION

Be wary of any messages that ask for your personal information


### URGENCY & ACCOUNT THREAT

Warning a sudden change to an account, asking to act immediately to verify

### LOGOS OR SIGNATURES

Don't assume an email is legitimate because it includes official looking graphics

## A reminder of what we have achieved today



We have  
increased  
your  
knowledge of  
the cyber  
landscape

You understand  
how on a daily  
basis organisations  
are protecting,  
detecting, and  
responding to  
cyber threats

You are aware  
of how you can  
support in the  
fight against  
cyber  
crime

Goldjoy Holidays  
金怡假期



**Dr. Fred Yip**

Goldjoy Group  
Executive Director





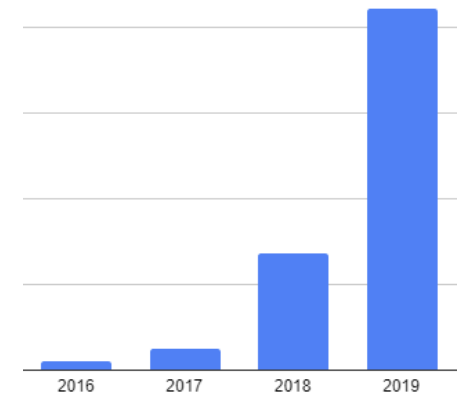
DATA & DATA PRIVACY



DR FRED YIP  
EXECUTIVE DIRECTOR

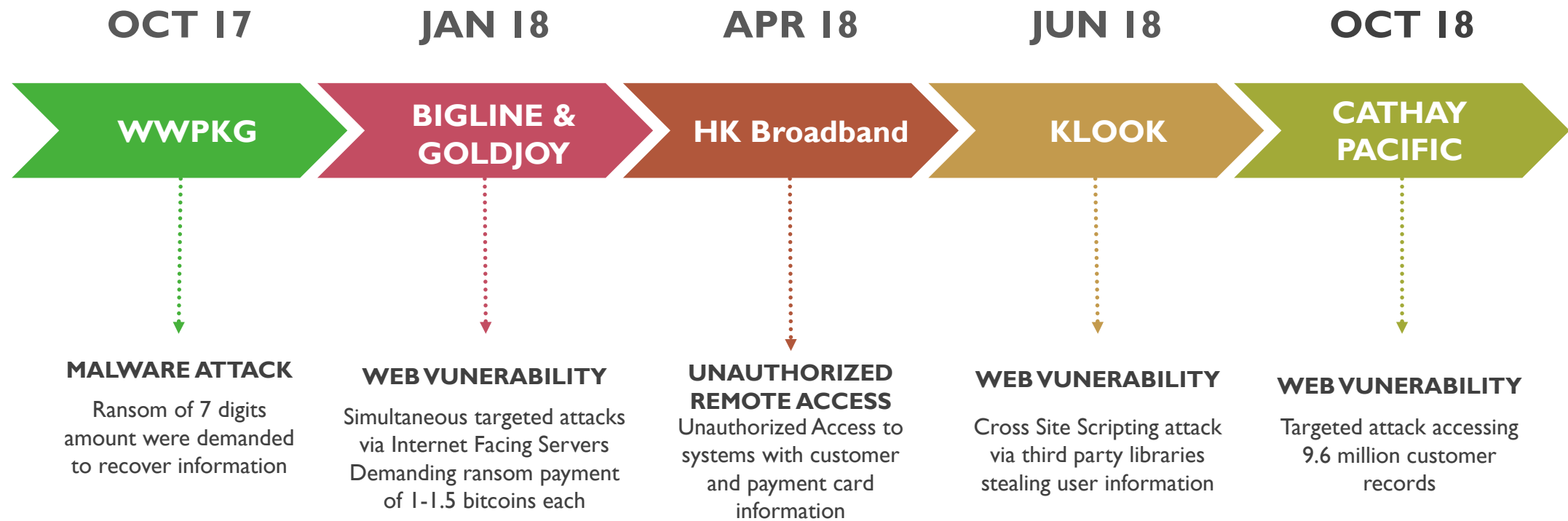
# WHY DO WE COLLECT DATA?

- DATA → PERSONAL IDENTIFIABLE INFORMATION (PII)
- NATURE OF THE BUSINESS
- TO PROVIDE YOU A SERVICE
- PERSONALIZATION AND RECOMMENDATIONS
- DIGITAL TRANSFORMATION



**3800%+**  
over 3 years

# WHAT CAN HAPPEN IN 12 MONTHS?







HOW DID IT UNFOLD?

# SECURITY INCIDENT RESPONSE

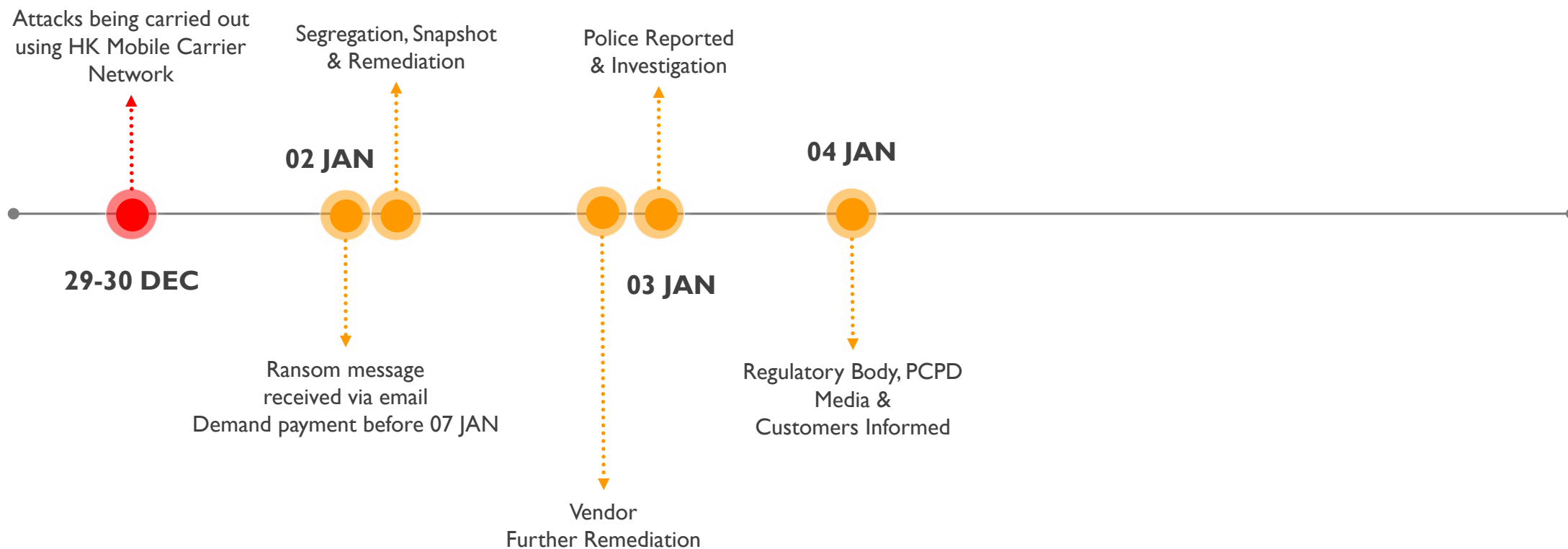




# IMMEDIATE STEPS WE TOOK

1. Verify Authenticity & Assess Impact
2. Kill Switch & Limit Exposure
3. Notify Key Personnel
4. Establish Incident Response Team & Assign Roles/Responsibilities
5. Snapshot & Remediate
6. Prepare for contacting Police
7. Notified employees of incident and ask to direct any enquiries to the assigned media & communications contact

# SECURITY INCIDENT RESPONSE





1月4日  
即時發布

新聞稿

### 金怡假期遭未經授權人士惡意存取數據庫資料

金怡假期發現遭受未經授權人士惡意存取數據庫系統內部份客人資料。受影響的數據庫資料包括部份客人姓名、身分證號碼、護照號碼、電話號碼。個人資料當中不包括信用卡資料或銀行紀錄。本公司在獲悉事件後已第一時間採取相應行動，並成立即時應變小組及聘用外部的技術支援公司協助。同時，本公司已於事件發生後即時報警，至今已交由警方全權調查及處理。

本公司已掌握途徑，加強電腦系統保安措施及監察系統，現正密切監察相關系統。本公司一直對電腦保安系統及客戶資料私隱十分重視。對於今次發生此事件，本公司深表遺憾並向有可能受影響的人士致歉。

至目前為止，本公司運作一切正常，分行亦正照常營業。

如有任何查詢，歡迎聯絡金怡假期：

Ms

Ms



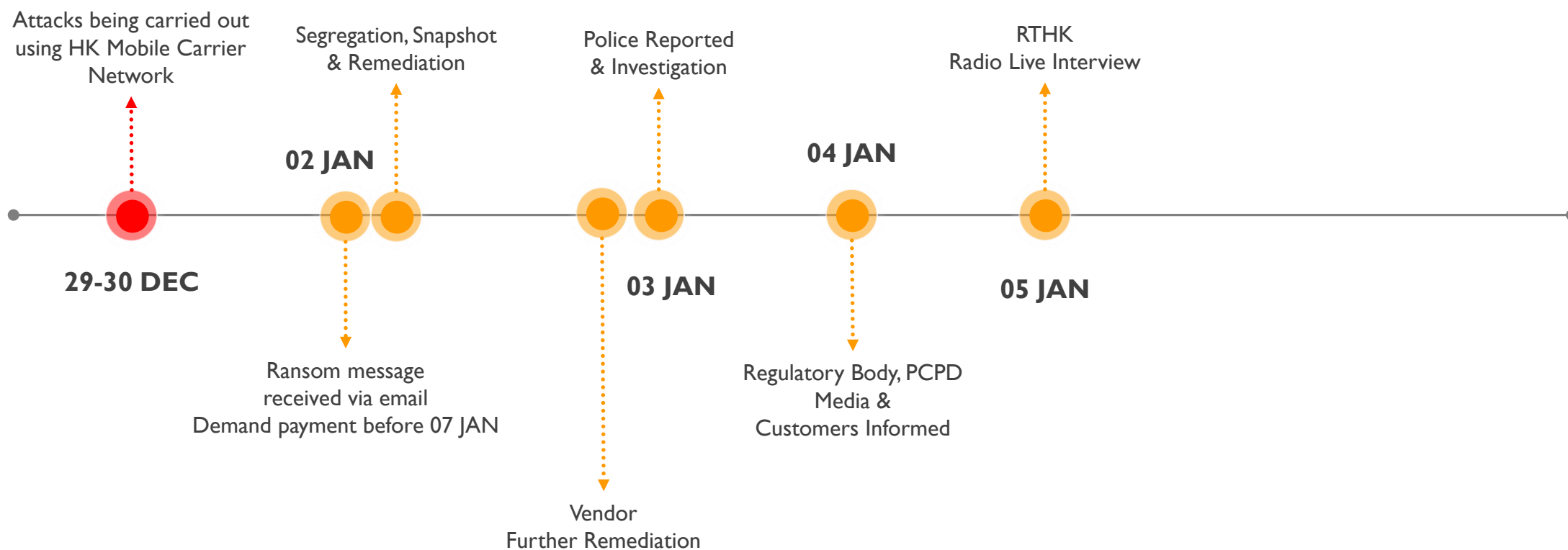
# BE PREPARED

1. Further Attacks & Scams
2. Media Attentions
3. Dedicated Hotline and Email
4. Respond to Social Media





# SECURITY INCIDENT RESPONSE





## 金怡假期疑遭本地黑客勒索

【大公報訊】記者謝進亨報道：旅行社被黑客入侵電腦勒索巨款項事件接二連三發生，金怡假期昨日表示，經調查追蹤網絡地址，初步懷疑是本地黑客犯案。

### 約數萬客資料被盜

金怡假期主席葉慶寧昨日在一個電台節目表示，估計約數萬名客戶資料受黑客入侵影響。數月前該公司已加強保安系統，仍未能避免事件發生，日後會定期找外判保安公司測試系統安全性。金怡假期資訊科技部主管葉揚輝稱，旅行社不會儲存客戶信用卡資料，受影響客戶毋須因事件而通知銀行或取消信用卡。

去年十一月縱橫遊被黑客入侵電腦勒索後，大航假期、金怡假期近日也均被黑客入侵電腦勒索。旅議會昨日表示，鑑於業界先後發生三宗事故，議會推出多項措施，昨日已與警方開會，並已着手展開計劃，協助議會會員應付網絡風險。警方將把實用提示及資訊提供給議會，議會將以不同渠道，包括通告、講座等，便會員知悉有關提示及資訊。

議會並與香港檢測和認證局、生產力促進局磋商合作，協助旅行社降低被網絡攻擊的風險。

## 被盜資料不包括信用卡號碼

縱橫遊及大後，專營長金怡假期本週遭黑客入侵，被盜取客戶姓名、身份、護照號碼及聯絡電話等。至假期期董事長葉慶寧(見圖)昨到電台節目解畫，表示懷疑是本地黑客入侵公司系統，估計約有數萬名顧客資料受影響，暫未收到客戶投訴，已報案交由網絡安全及科技罪案調查科跟進。

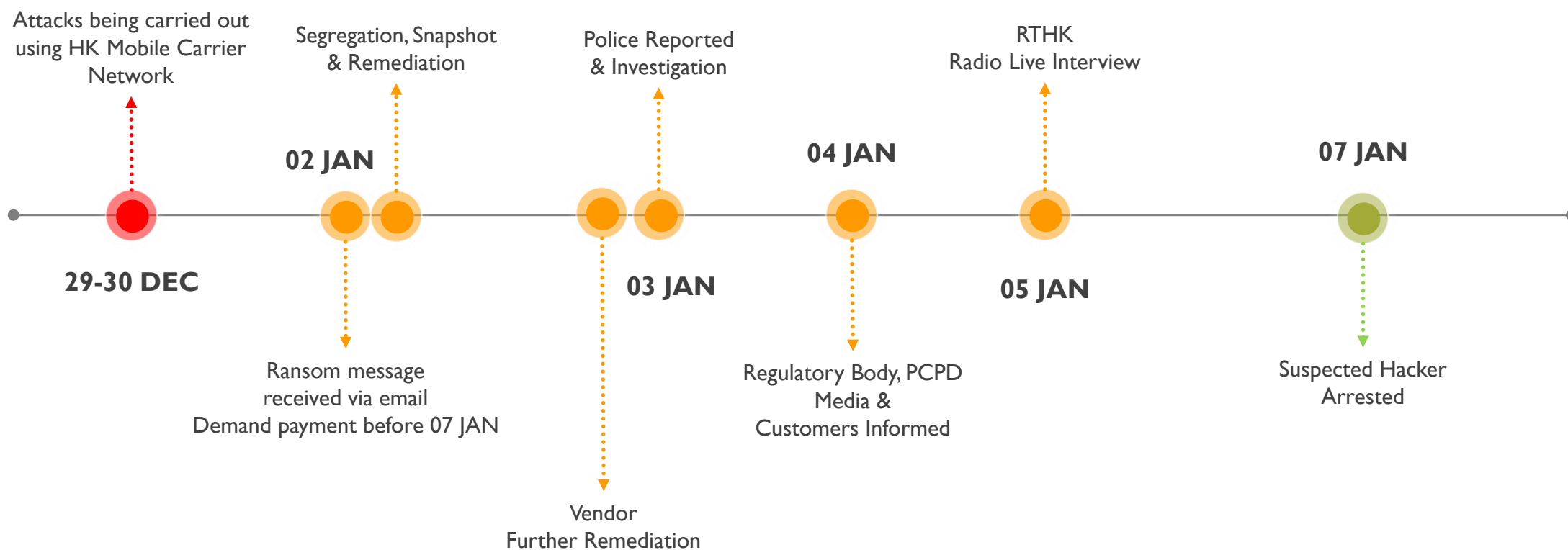
接連有旅行社被黑客入侵，在未經授權下存取數據庫，一批客戶個人資料被盜取，再被黑客勒索。金怡假期董事長葉慶寧表示，被盜檔案主要是顧客的姓名及證件號碼，屬記錄一般會員的名單，又指沒有儲存顧客信用卡資料，故被盜資料不包括信用卡號碼，暫沒有收到客戶投訴，大多客戶致電關注事件會否影響成團。

金怡假期資訊科技部主管葉揚輝表示，初步懷疑旅行社是受到本地黑客入侵，因為部分黑客的網絡地址是在香港境內，旅行社內部的電腦一向有安裝防火牆，事發後亦有外聘技術支援，了解系統的漏洞。他指，公司電腦系統運作正常，再次為事件造成不便致歉。

旅遊業議會表示，昨與警方網絡安全及科技罪案調查科開會，警方將把實用提示及資訊提供給議會，再以不同渠道向業界發放網絡保安資訊。

記者 周峻峯

# SECURITY INCIDENT RESPONSE





# 大航金怡伺服器遭入侵 警長洲拘30歲IT男

2018-01-09



本港多間旅行社疑遭黑客相繼入侵電腦伺服器，盜取客戶資料再被勒索的案件，警方拘捕一名懷疑涉案男子，行動中檢獲多部桌上、手提及平板電腦，以及3個電腦硬盤、5部手提電話和多張電話卡，案件仍在調查，不排除有更多人被捕。

被捕男子30歲、從事電腦工作(IT)，於上周六在長洲一住宅被捕；昨被黑布蒙頭(圖)，由探員帶到觀塘溢財中心，即他任職的公司調查後，檢走更多證物，之後再被押送返警署繼續調查。據悉，被捕男子無犯罪紀錄，而今次勒索手法與縱橫遊遭勒索的手法亦不同。

警方網絡安全及科技罪案調查科警司莫俊傑指，疑犯涉嫌跟兩間旅行社，包括大航假期及金怡假期的電腦系統被黑客入侵，盜取客戶資料，再勒索比特幣的案件有關。警方正評估涉及多少市民資料，亦會密切留意有否資料外洩。

他又指，黑客是捨難取易，會針對攻擊保安相對不足的系統，強調網上世界並非無法可依，大部分適用於現實世界的法例都適用於網上，而勒索亦是嚴重罪行。警方亦會向業界宣傳網絡保安的重要性。

金怡假期及大航假期早前表示，在上周分別收到勒索電郵及信息，內容指已經入侵他們的客戶數據庫，盜取部分客戶資料勒索，包括姓名、身份證、護照、回鄉證號碼及聯絡電話等，並將事件報警處理。

## 大航假期及金怡假期被黑客盜取客戶資料 警方拘30歲男子

2018/1/8 — 14:16

Like 0 f t d e



警方今天在長洲拘捕一名30歲男子，該名男子從事電腦工作，他涉及勒索兩家旅行社（左）；警方在一個觀塘開源道辦公室檢走多部電腦及平板電腦、多個硬碟手提電話（右）。（TVB新聞截圖）

旅行社大航假期及金怡假期上週先後聲稱資料系統被黑客入侵，部分客戶資料被盜取。網絡安全及科技罪案組發言人今午見記者表示，警方經調查後，已於過去週六（1月6日）拘捕一名30歲懷疑涉案男子。

發言人表示，警方早前接獲兩間旅行社聲稱資料系統被黑客入侵，黑客盜取客戶資料後分別向旅行社勒索一個比特幣。發言人稱，警方1月6日於長洲展開行動，並於一個住宅單位內拘捕一名30歲，從事電腦相關工作的本地男子，該名男子目前仍被扣查。

發言人指，警方於行動中檢獲2部桌上電腦、2部手提電腦、3部硬盤，1部平板電腦及5部電話。

發言人表示，警方目前仍在評估受影響的客戶人數，並會繼續作進一步調查，不排除稍後將拘捕更多涉案人士。

發言人呼籲市民，大部分適用於現實世界的法律均適用於網絡世界，而勒索屬於嚴重罪行，一經定罪可被判監14年。








# POST-INCIDENT ANALYSIS






**"Sooner or later, every  
organization will be affected by a  
cyber-attack"**

**McKinsey & Co**

Perspective on transforming on cybersecurity 2019



When you are connected  
you are vulnerable



Fred Yip



PROOF



Watch Vivotek camera in Hong Kong,Hong Kong



Watch Defeway camera in Hong Kong,Hong Kong



Watch PanasonicHD camera in Hong Kong,Hong Kong



Watch Defeway camera in Hong Kong,Fui Yiu



Watch Linksys camera in Hong Kong,Tsim Sha Tsui



Watch PanasonicHD camera in Hong Kong,Hong Kong



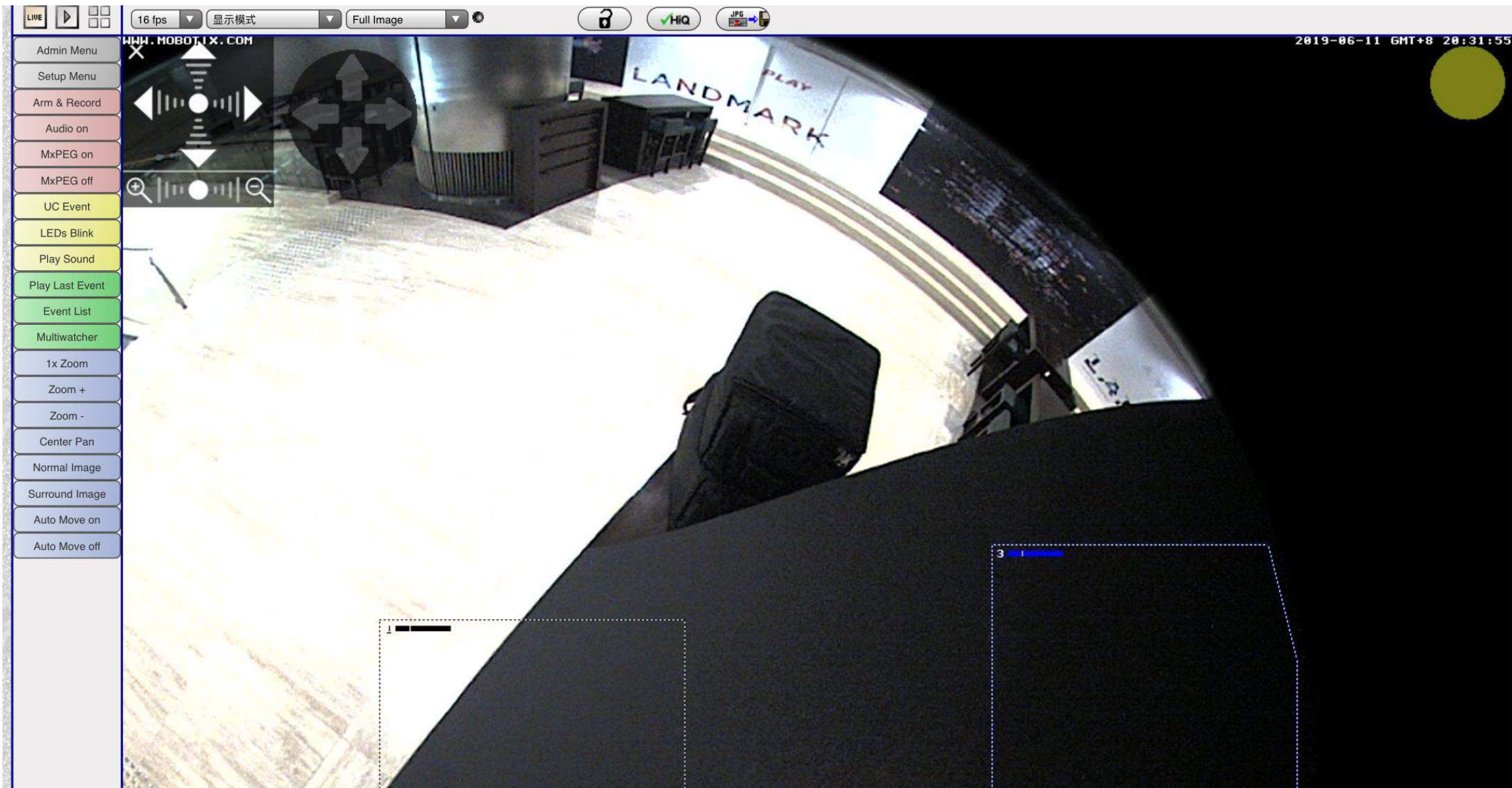
## View camera online in Hong Kong (Sar), Hong Kong



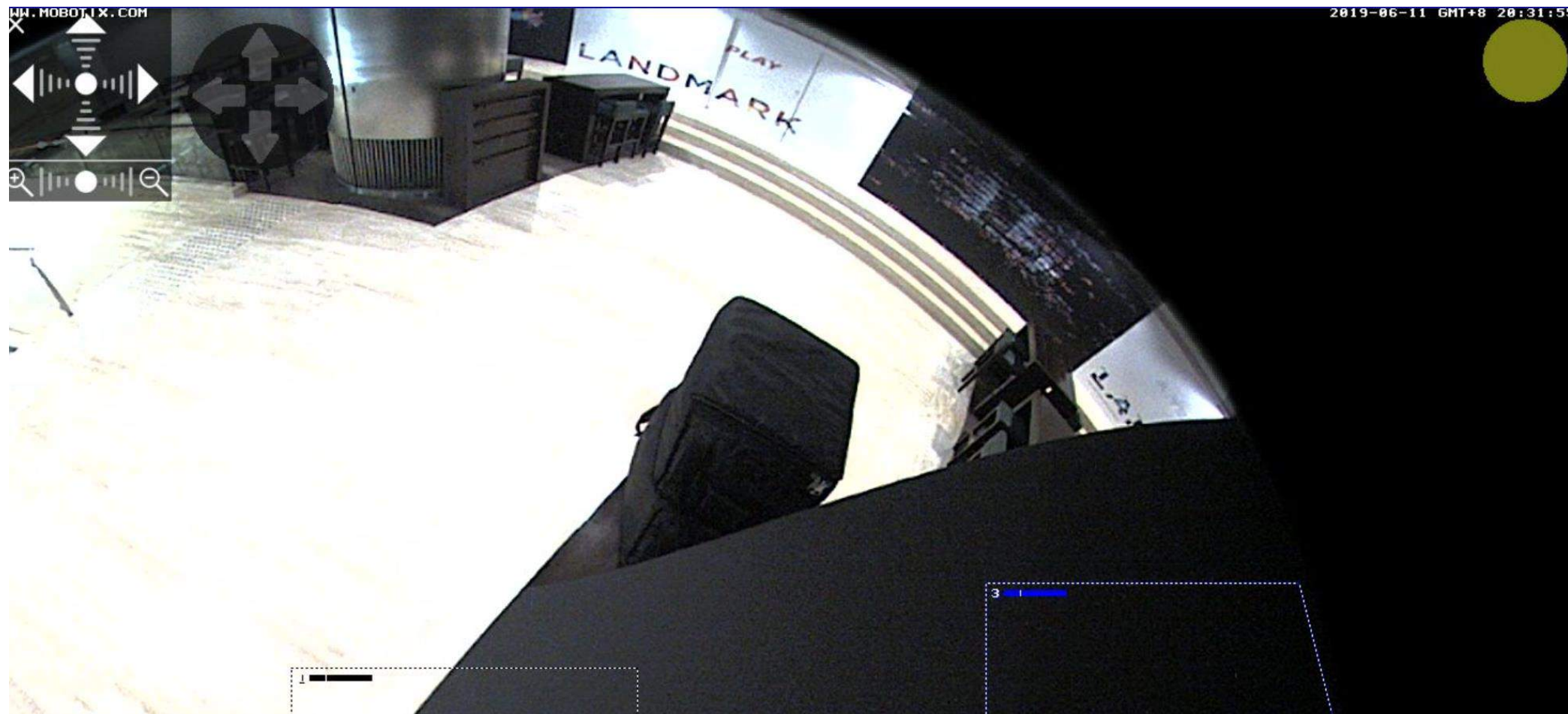
[Camera stream](#) [Comments](#) [Tags](#) [Detailed description](#) [Location](#)



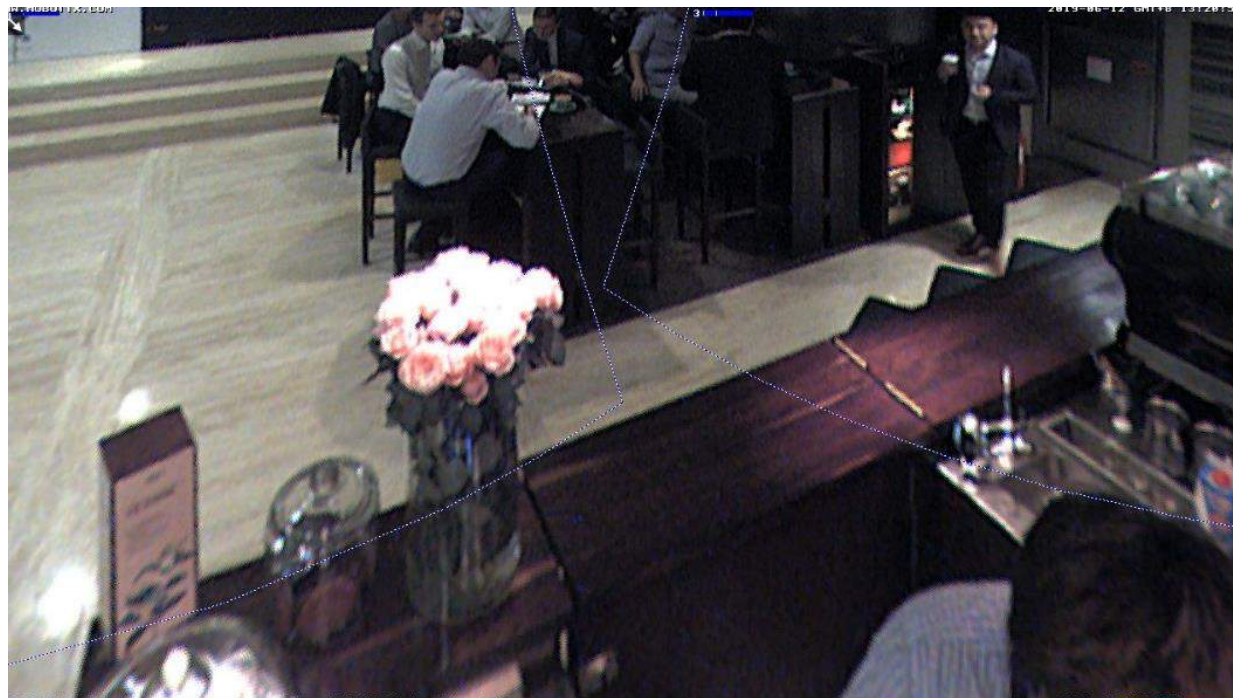
















# TAKEAWAYS

- Compartmentalize systems between application and data - Kill switch feature
- Log Everything
- Have an Incident Response Plan (IRP) & Press Release Templates
- Internet = Assume you will be attacked
- Web Application Firewalls (Not Just Network Firewalls)
- Block High-Risk Countries (Russia, Ukraine)
- Regular Penetration Testing
- 2 Factor Authentications
- Reduce Liability through Encryptions → Pseudonymize → Anonymize