ChurchLaw&Tax
LEAD YOUR MINISTRY WITH CONFIDENCE

From "**multifactor workarounds**" to "**vishing**," hackers employ a variety of tricks and tactics.

Use this glossary to learn about some of the more common ones.

- **Multifactor workarounds:** A bad actor obtains the victim's password to a site or system, either through a breach unrelated to the victim, or through a victim's weak password.

  The victim's church uses multifactor authentication (MFA), a commonly used best practice in which a code is sent via email or text to confirm the victim's identity.

  The bad actor has the site or system send the victim repeated MFA requests, and then the bad actor sends an email or text claiming to be from the church and asks the victim to send the MFA code.

- **Phishing:** An email sent to the victim appears to come from a familiar sender, such as an online retail website or the security team of a social media platform.

  The message sounds dire and instructs the recipient to take immediate action by clicking on a link or opening an attachment.

  Either option might contain malicious code, potentially infecting the victim's computer. Or the messages may redirect the victim to an official looking page that then captures sensitive information shared by the victim.

- **Ransomware:** A phishing or spear phishing attempt containing malicious code in a link clicked by the victim or an attachment opened by the victim.

  The code enables a criminal to access systems and files and hold them ransom. Generative AI now allows bad actors with little programming experience to create ransomware, this means increased attempts are likely to come.

- **SMSishing:** A phishing or spear phishing attempt sent via text message to a victim's mobile phone, rather than through an email.
- **Spear Phishing:** This is the same as a phishing attempt, except the email appears to come from someone the victim knows, like a pastor, co-worker, or vendor.

  The email may include specific instructions to coax the victim into doing something—send electronic gift cards.
- **Vishing:** A voice mail that uses similar messaging as a phishing email or spear phishing email. Using generative AI, hackers now can mimick the voice of someone the victim recognizes to make the message sound legitimate.