

## Takeaways and Action Items

### Digital and Virtual Communications

#### Zoom:

- In December of 2019 had 10 million users- passed 200 million in beginning of April 2020
- System weaknesses allowed an attacker to take over the microphone or camera on Mac/ios & steal passwords on windows. This was “patched” on 4/1/20
- Zoom Bombing
  - *Use password protection for all meetings*
  - *Don't post the meeting on-line or through a social platform.*
- Privacy Concerns
  - *Zoom has admitted it “incorrectly suggested” that they provide end-to-end encryption. (they don't)*
  - *If you're using the ios app- your info is shared with Facebook.*
  - *All you chats (public or private) through the platform during a session are made available to the host at the end.*

**Google Duo:** Allows up to 12 in the group chat and has end-to-end encryption.

**Facetime:** If everyone is an ios user, FT is available for up to 32 users and it encrypts. Doesn't have the option to share screen to 'walk through' a document.

**Webex:** Video calls up to 100 with end-to-end encryption and has a free option.

**GoToMeeting:** 14 day free trial than \$12 a month w/up to 150 people. Is encrypted and allows you to share screen.

**WhatsApp:** End to end encryption is always on- it can't be turned off. Uses your data plan or wi-fi not cellular allows for video conferencing for small groups.

### Conduct a Data Audit

1. As a Broker, what personally identifiable information do you have concerning your employees and independent contractors?
  - a. Social Security Numbers?
  - b. Health Insurance Forms?
  - c. Drivers License Numbers?
  - d. Birthdate?
  - e. Physical Address or E-mail address?

- f. Telephone Number?
  - g. Vehicle Information?
2. As a Broker or Agent, what personally identifiable information do you have concerning your clients?
  - a. Social Security Number?
  - b. Photocopy of Driver's License
  - c. Physical Address?
  - d. E-mail Address?
  - e. Social Media?
  - f. Telephone?
  - g. Birthdates?
  - h. Earnest Money Check?
  - i. Mortgage Application?
  - j. Home Warranty Application?
  - k. Employment History?
  - l. Divorce Decree or Marriage License?
  - m. Credit Card numbers?
3. Where is this data stored?
  - a. Paper files in a filing cabinet?
  - b. Digital files on an external storage device?
  - c. Digital files in the cloud?
4. Who has access to this data?
  - a. All employees and agents?
  - b. Some employees and agents?
5. How is this data secured?
  - a. Lock and key?
  - b. Encryption?
6. Why are you keeping the data?
  - a. Your accountant has recommended you do so?
  - b. Your attorney has recommended you do so?
  - c. State law or regulation requires you do so?
  - d. For future use in data mining?
7. Lighten the load: Do not keep records you or your business are not required to keep that contain personally identifiable information.
8. Do Agents keep a separate set of records from the records maintained by the brokerage?
  - a. Is there a data security policy in place that provides guidance to agents on how to protect the personally identifiable information that exists in those records?
  - b. Are clients and customers informed that at a future date an agent may sell the personally identifiable information in those records?

## **Best Practices and Resources**

Password protection on files and devices is an easy level of security to provide. Passwords should be unique and should not remain fixed.

This article in Wired magazine provides an excellent review of password storage programs in 2020. <https://www.wired.com/story/best-password-managers/>

Updates It's an important part of digital security to install updates when they are provided, these updates frequently contain security improvements that are necessary.

This article in Lifewire is a resource if you are interested in using a program to assist in keeping your software updated. <https://www.lifewire.com/free-software-updater-programs-2625200>

Prevention Software There are numerous programs available that provide varying levels of security for your devices. This is a breakdown of the top 10 for 2020: <https://www.toptenreviews.com/best-antivirus-software>

Social Media 2020 has been a heck of a year and social media has provided some much needed entertainment- before participating in the latest "survey", challenge or "exchange of ideas". Look at what information you are providing and analyze how that data could be used.