INVASION OF THE KILLER PHISH FROM PLANET UX: APPLYING PRINCIPLES OF MARKETING TO PHISHING ATTACKS

By Erica Castilho-Grao

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PhD candidate Industrial Engineering and Management Systems, 2023

MSc Information Technology, 2012 BSc Information Systems Technology, 2006







About me

More than 20 years of experience in R&D (research and development) in the **software** industry.

Specialized in UX, UI, and customer satisfaction in SaaS solutions related to eCommerce, CRM, email marketing, and customer support.

Expertise in product design, as well as project and team management.

PhD candidate in Industrial Engineering and Management Systems at UCF

Agenda

#Conten.

- Phishing
- Marketing strategies
- Phishing simulations
- Case study

Phishing

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- Ana engaged with a phishing email attack and lost money.
- Billions of people around the world, like Ana, suffer phishing email attacks.

Phishing email

sent by a scammer with the goal of getting sensitive data



Email report

recent industry reports
informed that an average
person sends and receives
121 business emails per day,
with 1.2% being malicious
(Chang, 2021)

1 trillion problem

 Cybersecurity has grown into a \$1 trillion problem with companies of all sizes investing more in security tools

Morgan, 2020

What is #1 crime type in terms of \$ lost?

Business email crimes = phishing emails. (FBI)

Para sua segurança, desativamos to mensagem como 'não é spam'. Mo	odas as imagens e links neste e-mail. Se você acredita que é seguro recebê-los, marque esta ostrar imagens	ama	3	
	Dear Customer, We're letting you know that we've detected some unusual activity on your card on Sat, June 25, 2022 7:31 AM. For your security, please verify the following transaction(s) so that you can continue to use your card : Do you recognize all of these transaction(s)? • Approved transaction at SQC*CASH APP for \$224.39 on Sat, June 25, 2022 7:31 AM • Declined transaction at TOP UP B.V for \$638.11 on Sat, June 25, 2022 7:31 AM • Approved transaction at AMAZON for \$127.53 on Sat, June 25, 2022 7:31 AM	HI JORDAN, Your package has been delivery How was your delivery? It was great	4 Not so great	
	YES, I recognize all of these transaction YES will make you card immediately ready to use again.	Track you	Track your package	
	NO, I don't recognize one or more of these transaction NO will allow you to complete the verification process and file a fraud claim in Online or Mobile Banking.	Order info 1 item Order #111-8060624-3669003 Return or replace items in <u>Your</u>	1 item	
	Please do not reply to this automatically generated message. If you have any question, please call us at number located at top of your statement. Copyright @ 2022 Chase Corp. 1 Infinite Loop, Cupertino, CA 95014, United States All Rights Reserved Your privacy is important to us. See our online Security Center to learn how to protect your information. Chase Privacy Operations, PO Box 659752, San Antonio, TX 78265-9752. © JPMorgan Chase Bank, N.A. Member FDIC	reply to this message.	This email was sent from a notification-only email address that cannot accept incoming email. Please di reply to this message. © 2019 Amazon.com, inc. or its affiliates. All rights reserved. Amazon. Amazon.com, and the Amazon.co logo are registered trademarks of Amazon.com, inc. or its affiliates. Amazon.com, 410 Terry Avenue N	

C H A S E - Alerts <man Para: ericacastilho@yaho ice9392amsdk34o434@9n8n2ve0s3r6a94e.xyz>

Para sua segurança, desativamos todas as imagens e links neste e-mail. Se você acredita que é seguro recebê-los, marque esta mensagem como 'não é spam'. Mostrar imagens

Dear Customer,

We're letting you know that we've detected some unusual activity on your card on Sat, June 25, 2022 7:31 AM. For your security, please verify the following transaction(s) so that you can continue to use your card :

Do you recognize all of these transaction(s)?

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- Approved transaction at AMAZON for \$127.53 on Sat, June 25, 2022 7:31 AM

'ES, I recognize all of these transaction

YES will make you card immediately ready to use again.

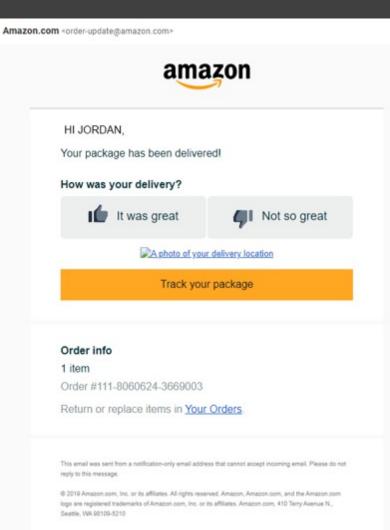
NO, I don't recognize one or more of these transaction

NO will allow you to complete the verification process and file a fraud claim in Online or Mobile Banking.

Please do not reply to this automatically generated message. If you have any question, please call us at number located at top of your statement.

Copyright @ 2022 Chase Corp. 1 Infinite Loop, Cupertino, CA 95014, United States All Rights Reserved Your privacy is important to us. See our online Security Center to learn how to protect your information. Chase Privacy Operations, PO Box 659752, San Annoin, TX 78265-9752.

@ JPMorgan Chase Bank, N.A. Member FDIC



Subject: Document shared with you

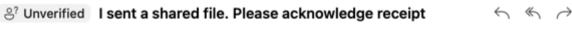
From: DropBox Admin <support@dropbox-notifications.com>



Someone from your address book just shared IMPORTANT document with you.

You can view or download your document below.

View or download





○ John Archer <jarcher@bizconsulting.com>
 To: ⊗ Md Mamunur Rashid

Hi there,

My boss instructed I send you this doc in furtherance with what you discussed on telephone. He is presently out of office.

For security reasons, I sent this document via share drive. view.here

Regards, John Archer Today at 3:44 PM

Subject: Document she with you

From: DropBox Admin <support@dropbox-notifications.com>



Someone from your address book just shared IMPORTANT document with you.

You can view or download your document below.

View or download





Today at 3:44 PM

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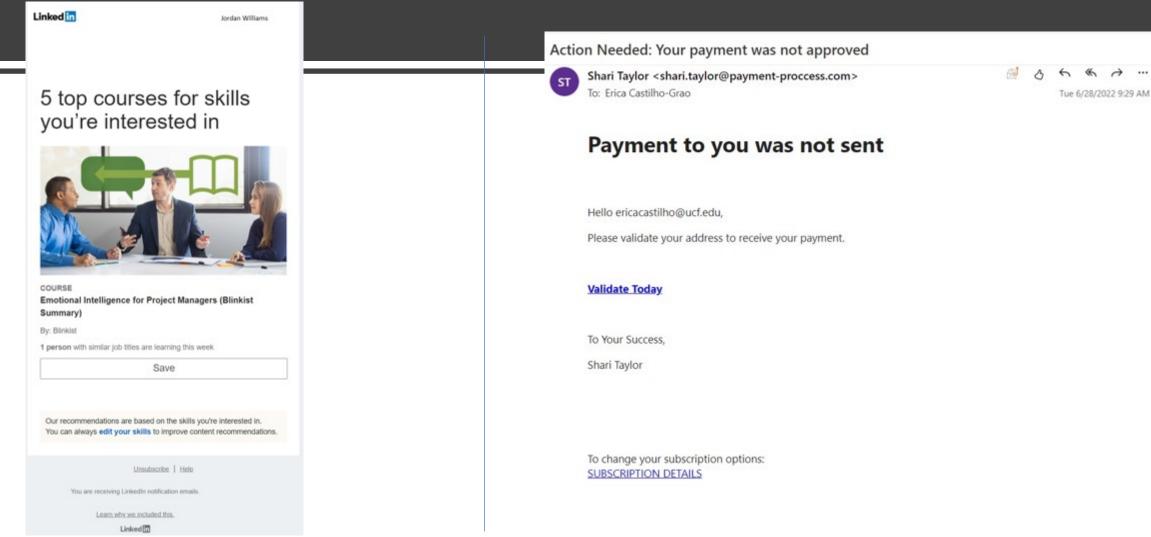
○ John Archer <jarcher@bizconsulting.com>
 To: ⊗ Md Mamunur Rashid

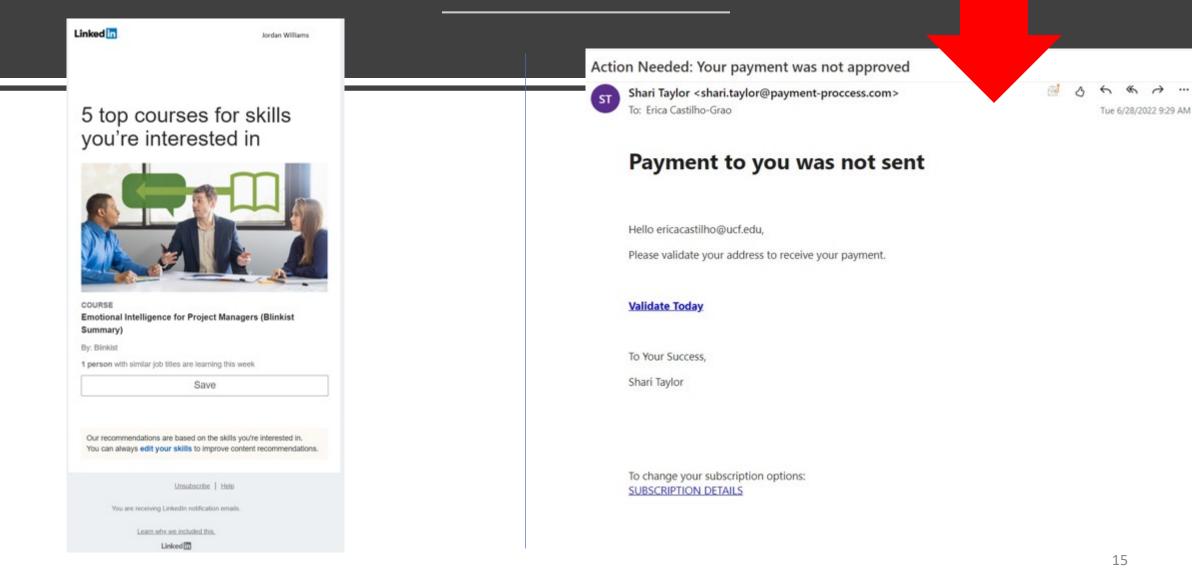
Hi there,

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Regards, John Archer





Philip T. via United Nations <philipt@maill-yahoo.com> To: Erica Castilho-Grao ♂ ← ≪ Fri 5/27,

Good Day Beneficiary,

This is to inform you that we have tried several times to get hold of you concerning your winning sum of \$8,000,000.00 USD, which has been approved by the United Nations. Please click here for more details.

Congratulations! Philip Subject: A Delivery Attempt Was Made

From: UPS <UPSTracking@ups-us-shipping.com>



*** Do not reply to this e-mail. UPS will not receive your reply.

Important Delivery Information

Philip T. via United Nations <philipt@maill-yahoo.com> To: Erica Castilho-Grao A ← ≪ Fri 5/27,

Good Day Beneficiary,

This is to inform you that we have tried several times to get hold of you concerning your winning sum of \$8,000,000.00 USD, which has been approved by the United Nations. Please click <u>here</u> for more details.

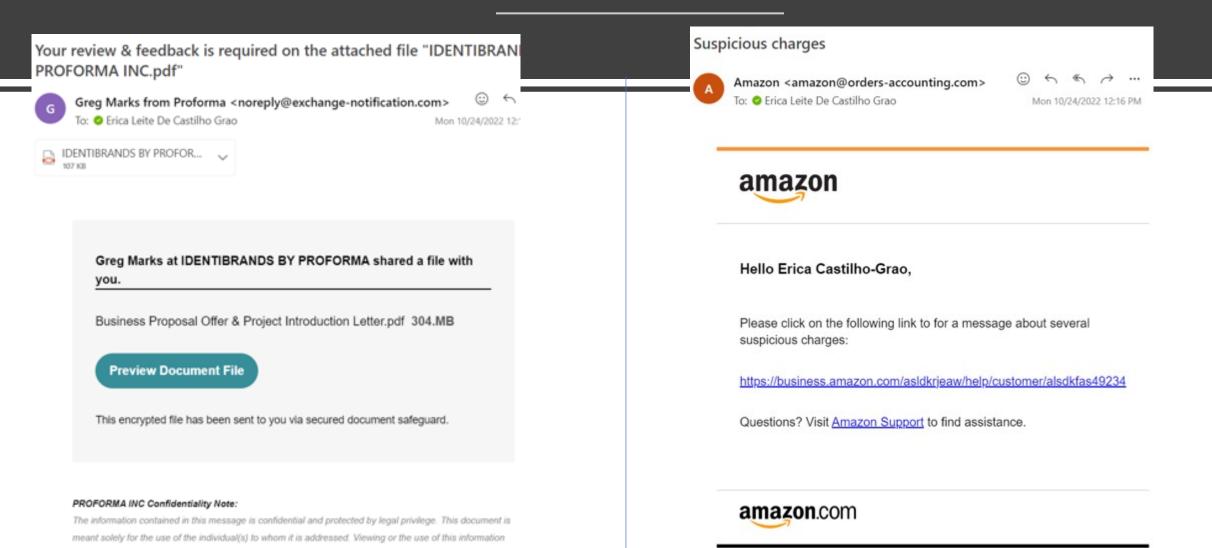
Congratulations! Philip Subject: A Delivery Attempt Was Made

From: UPS <UPSTracking@ups-us-shipping.com>

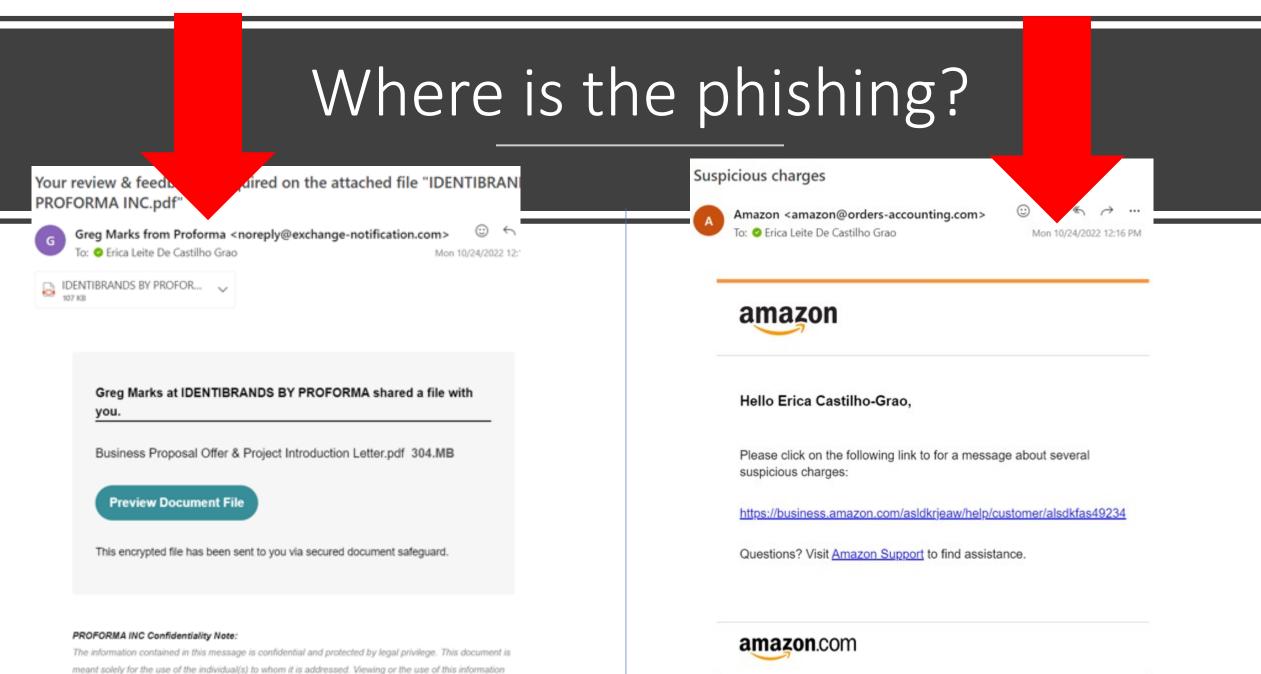


*** Do not reply to this e-mail. UPS will not receive your reply.

Important Delivery Information



without our permission is prohibited. We request you take immediate action to notify the sender of any error



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Marketing strategies

How email marketing specialist work

"Scammers may be using email marketing techniques in phishing emails. We need to prepare for that." (Erica Castilho)

Example of a real phishing email



Warren Buffet Foundation <oliverkisakye2016@gmail.com> Para: Cco: 📇 seg., 4 de abr. às 18:59 📩

It has been brought to my notice that you are yet receive your fund due to your lack of money to meet up with the payment demands.

Contact my secretary with your info:

Daniel Kumar officemessa444@gmail.com

We will help you with 70% of the cost of delivery

Warren Buffet

- This phishing email has many cues, signals that the email may be a phishing email.
- These cues are, in part, related to low usability quality.

In email marketing the quality matters

 Warren Buffet Foundation <oliverkisakye2016@gmail.com> Para: Cco: eg., 4 de abr. às 18:59

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Warren Buffet

The example phishing email shown in last slide would not be used in email marketing, as it exhibits low usability quality.

Research Question

What are the factors that lead to phishing email clicks?

• Understanding is essential to combat this threat.

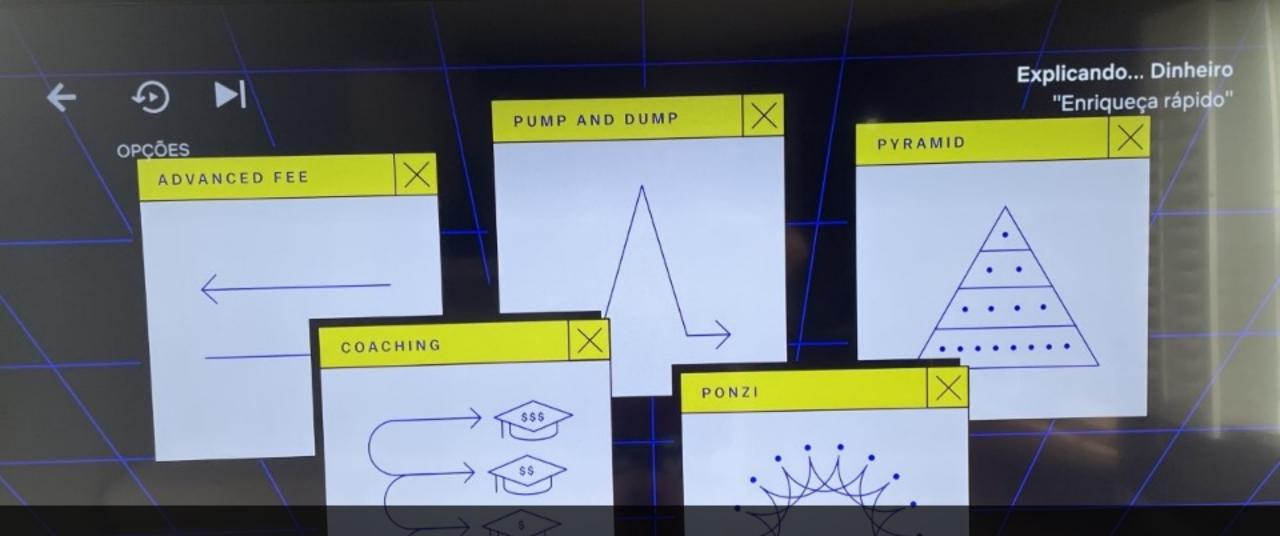
Might email marketing techniques and expertise be used by hackers and scammers to be successful in their endeavor?

• Given my background, I am curious



My novel contribution

 Analyze marketing practices in phishing email context



Scammers and marketing

Scammers use marketing techniques for more than 200 years.

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Advanced fee schemes

- Advance fee fraud gets its name from the fact that an investor is asked to pay a fee up front – in advance of receiving any proceeds, money, stock, or warrants – in order for the deal to go through.
- The scammer tries to convince you to pay an amount to receive a larger amount later.

Pump and dump scheme

- In a pump and dump scheme, fraudsters typically spread false or misleading information to create a buying frenzy that will "pump" up the price of a stock and then "dump" shares of the stock by selling their own shares at the inflated price.
- Once the fraudsters dump their shares and stop hyping the stock, the stock price typically falls and investors lose money.

Pyramid scheme

- In the classic "pyramid" scheme, participants attempt to make money solely by recruiting new participants, usually where:
- The promoter promises a high return in a short period of time;
- No genuine product or service is actually sold; and
- The primary emphasis is on recruiting new participants.

Coaching scheme

 In this scheme, the promoters typically claim you can make big money with little or no experience. They say their "experts" will teach you a "proven method" for building a successful business on the Internet. Many say or suggest that they're affiliated with well-known online sellers when that's not true

Ponzi scheme

 a form of fraud that lures investors and pays profits to earlier investors with funds from more recent investors.

Phishing simulations

Company solution

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Definition

Simulated phishing or a phishing test is where deceptive emails, similar to malicious emails, are sent by an organization to their own staff to gauge their response to phishing and similar email attacks.

The emails themselves are often a form of training, but such testing is normally done in conjunction with prior training; and often followed up with more training elements.

This is especially the case for those who "fail" by opening email attachments, clicking on included weblinks, or entering credentials.

"Professionals' behavior is the major threat to businesses' security. We need to train users." (Erica Castilho)

We can't train people for this

Your message couldn't be delivered

Microsoft Support support@microsotf.com

para mim 🔻

Your message to director@cogindustries.com couldn't be delivered. Your mail program is using outof-date address information.

Office 365

administrative@cogindustries.com

Action Required

Out-of-date FROM address

How to Fix It

Click here and update the information requested about your email.

Was this helpful? Send feedback.

Your message couldn't be delivered





Your message to <u>director@cogindustries.com</u> couldn't be delivered. Your mail program is using outof-date address information for <u>administrative@cogindustries.com</u>. Don't let your director lose access to important opportunities.

Office 365

administrative@cogindustries.com 2022
Action Regulred Recipient
Cut-of-date FROM address

How to Fix It

Be the first in your company to keep your information updated. Click on the button above and update the information requested about your email.

Update email information

Was this helpful? Send feedback

Microsoft Support Team supportilm/crosoft.com 1 Microsoft Way, Redmond, Washington 98052-8300 Support line: 1 (425) 882-8080

Copyright © 2022 Microsoft, All rights reserved. You are receiving this emails because your company has Microsoft support.

Want to change how you receive these emails? You can update your preferences or unsubscribe from this list.

And people get this

Case study

improved by 34% phishing email click rates

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# Research team

## Dr Matthew Canham

### Dr Ben D Sawyer

## Erica Castilho

## Our research

Q1

Q2

Q3

 $Q_3$ 

Analyzed the impact of premise alignment and the number of cues on phishing email click rates

# Premise alignment

- Email marketing specialists work with personalization to increase clicks and engage consumers.
- Premise Alignment refers to the degree to which the message aligns with the recipient's job role and alludes to the user's context in evaluating the message.
- Examples

## Cues

| Cue type                              | Cue name                                         | Description                                                                                     | References                                 | Criteria for counting                                                                                 |
|---------------------------------------|--------------------------------------------------|-------------------------------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Error                                 | Spelling and grammar<br>irregularities           | Spelling or grammar errors, mis-<br>matched plurality and so on                                 | [11, 19–30]                                | Does the message contain spelling<br>or grammar errors, including<br>mismatched plurality?            |
|                                       | Inconsistency                                    | Inconsistent content within the<br>email                                                        | [3]                                        | Are there inconsistencies contained<br>in the email message?                                          |
| Technical<br>indicator                | Attachment type                                  | The presence of file attachments,<br>especially an executable                                   | [31]                                       | Is there a potentially dangerous<br>attachment?                                                       |
|                                       | Sender display name and<br>email address         | Spoofed display names - hides the<br>sender and reply-to email<br>addresses                     | [11, 13, 19, 21,<br>22, 24, 27, 29,<br>32] | Does a display name hide the real<br>sender?                                                          |
|                                       | URL hyperlinking                                 | URL hyperlinking hides the true<br>URL behind text; the text can<br>also look like another link | [20–22, 25, 27,<br>33]                     | Is there text that hides the true<br>URL in a hyperlink?                                              |
|                                       | Domain spoofing                                  | Domain name used in email ad-<br>dress and links looks similar to<br>plausible                  | [3, 34]                                    | Is a domain name used in addresse<br>or links plausibly similar to a le-<br>gitimate entity's domain? |
| Visual pres-<br>entation<br>indicator | No/minimal branding and logos                    | No or minimal branding and logos                                                                | [13, 19, 22, 23,<br>25, 27, 32, 34,<br>42] | Is appropriate branding missing?                                                                      |
|                                       | Logo imitation or out-of-<br>date branding/logos | Spoof or imitation of logo/out-of-<br>date logo                                                 | [3, 24]                                    | Do any branding elements appear<br>to be an imitation or out-of-<br>date?                             |
|                                       | Unprofessional looking<br>design or formatting   | Formatting and design elements<br>that do not appear to have been<br>professionally generated   | [25, 27, 28, 34–<br>36]                    | Does the design and formatting<br>violate any conventional profes-<br>sional practices?               |
|                                       | Security indicators and<br>icons                 | Security indicators and icons                                                                   | [25, 35]                                   | Are any inappropriate security<br>indicators or icons present?                                        |

## Cues

| Language<br>and<br>content | Legal language/copyright<br>info/disclaimers | Any legal type language such as<br>copyright information, disclaim-<br>ers, tax implications             | [25]                                | Doe<br>ty<br>in       |
|----------------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------|
|                            | Distracting detail                           | Distracting Detail                                                                                       | [3]                                 | Doe<br>de<br>tr       |
|                            | Requests for sensitive information           | Requests for sensitive information,<br>like a Social Security number or<br>other identifying information | [3, 21, 22]                         | Doe<br>fo<br>in       |
|                            | Sense of urgency                             | Use of time pressure to try to get<br>users to quickly comply with the<br>request                        | [11, 20–22, 24,<br>27, 32, 37]      | Doe                   |
|                            | Threatening language                         | Use of threats such as legal<br>ramifications                                                            | [11, 20, 21, 27,<br>32, 37]         | Doe                   |
|                            | Generic greeting                             | A generic greeting and an overall<br>lack of personalization in the<br>email                             | [20, 21, 24, 27,<br>28, 33, 34, 37] | Doe                   |
|                            | Lack of signer details                       | Emails including few details about<br>the sender, such as contact<br>information                         | [24, 32]                            | Doe<br>th             |
| Common<br>tactic           | Humanitarian appeals                         | Appeals to help others in need                                                                           | [24, 27, 32]                        | Doe                   |
|                            | Too good to be true offers                   | Contest winnings or other unlikely<br>monetary and/or material<br>offerings                              | [23, 24, 27, 28,<br>30]             | Doe<br>th<br>h:<br>fr |
|                            | You're special                               | Just for you offering such as a<br>valentine e-card from a secret<br>admirer                             | [24]                                | Doe<br>ju             |

| D | oes the message contain any legal          |
|---|--------------------------------------------|
|   | type language such as copyright            |
|   | information, disclaimers, tax              |
|   | information?                               |
| D | oes the message contain any                |
|   | detailed aspects that are not cen-         |
|   | tral to the content?                       |
| D | oes the message contain a request          |
|   | for any sensitive information,             |
|   | including personally identifying           |
|   | information or credentials?                |
| D | oes the message contain time               |
|   | pressure, including implied?               |
| D | oes the message contain a threat,          |
|   | including an implied threat?               |
| D | oes the message lack a greeting            |
|   | or lack personalization in the<br>message? |
| D | oes the message lack detail about          |
|   | the sender, such as contact                |
|   | information?                               |
| D | oes the message make an appeal             |
|   | to help others?                            |
| D | oes the message offer anything             |
|   | that is too good to be true, such          |
|   | having won a contest, lottery,             |
|   | free vacation and so on?                   |
|   | 1 // 11                                    |
| D | oes the message offer anything             |

## Cues

| Limited time offer                                             | admirer<br>This offer won't last long                                                                                                                    | [24]     | Does the message offer anything for a limited time?                                           |
|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-----------------------------------------------------------------------------------------------|
| Mimics a work or<br>business process – a<br>legitimate email   | Mimics any plausible work process<br>such as new voicemail, package                                                                                      | [24]     | Does the message appear to be a<br>work or business-related<br>process?                       |
| Poses as friend, colleague,<br>supervisor, authority<br>figure | delivery, order confirmation, no-<br>tice of invoice, and so on<br>Email purporting to be from a<br>friend, colleague, boss or other<br>authority figure | [14, 24] | Does the message appear to be<br>from a friend, colleague, boss or<br>other authority entity? |

## Research method 2x2

| Premise alignment | Number of cues |
|-------------------|----------------|
| High              | Low            |
| High              | High           |
| Low               | Low            |
| Low               | High           |

## Food order campaign

### **High Premise / Low cues**



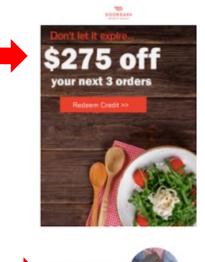




County Page

AND DOOR

### **High Premise / High cues**





delivered.





## Food order campaign

### Low Premise / Low cues



#### E until Niles (21, 212) at 11 SAIM Frankin Time. (The rank on states make through two an encourt only). Submost at the sequelitability is the state productions plane for all monitorialization, and the formation of the state of the state

### Low Premise / High cues



until then 27, 2021 at 11-10/PP Paulin. These, DTen solid an outcome beneate through transactive another temp. Solidowich will be applied to the total parameters parties for an ensembland pauline another have, between adopted to assolitability, transactive extractive restries tradicises, rougs on the seand the Auguin text or solidowich adopted in the U.S. and there resulting and of Auguin text. Adopted in the U.S. and there results are solidand of Auguin text. Adopted in the U.S. and there results and of Auguin text. Adopted in the U.S. and there results and an Auguin text. Adopted in the U.S. and there are adopted by the text and the text of the text of

## Food order campaign - Results

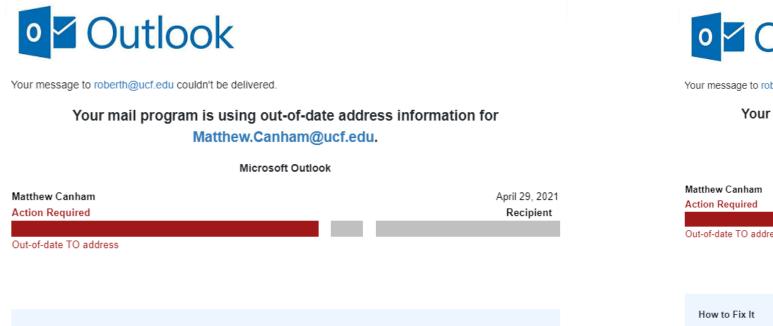
| Template                 | Delivered | Opened | Clicked | CR   |
|--------------------------|-----------|--------|---------|------|
| A - Instacart, min cues  | 390       | 66     | 5       | 1%   |
| B - Instacart, many cues | 390       | 68     | 6       | 1.3% |
| C - Doordash, min cues   | 390       | 58     | 2       | 0.5% |
| D - Doordash, many cues  | 390       | 69     | 8       | 1.3% |

•open rate: 11.5% - 16.4%

## Email issue campaign

High Premise / Low cues

### **High Premise / High cues**



#### How to Fix It

Retype the recipient's address, then resend the message. If you're using Outlook, open this non-delivery report message and click **Send Again**. In Outlook on the web, select this message, and then click the **Send Again** link located just below the message preview.

#### Send Again



Your message to roberth@ucf.edu couldn't be delivered.

#### Your mail program is using out-of-date address information for Matthew.Canham@ucf.edu.

#### Microsoft Outllok



Retype the recipeint's address, then resend the message. If you're using Outlook, open this non-delivery report message and click **Send Again**. In Outlook on the web, select this message, and then click the **Send Again** link located just below the message preview.

You have 12 hours to complete this action or your e-mail will expire.

Send Agai

## Email issue campaign

### **High Premise / Low cues**



rour message to roberth@ucf.edu couldn't be delivered.

#### Your mail program is using out-of-date address information for Matthew.Canham@ucf.edu.





### **High Premise / High cues**



Your message to roberth@ucf.edu couldn't be delivered.

#### Your mail program is using out-of-date address information for Matthew.Canham@ucf.edu.

Office 365

| Matthew Canham         | April 29, 2021 |
|------------------------|----------------|
| Action Required        | Recipient      |
|                        |                |
| Out-of-date TO address |                |

How to Fix It

end Aga

Retype the recipeint's address, then resend the message. If you're using Outlook, open this non-delivery report message and click **Send Again**. In Outlook on the web, select this message, and then click the **Send Again** link located just below the message preview.

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Send Again

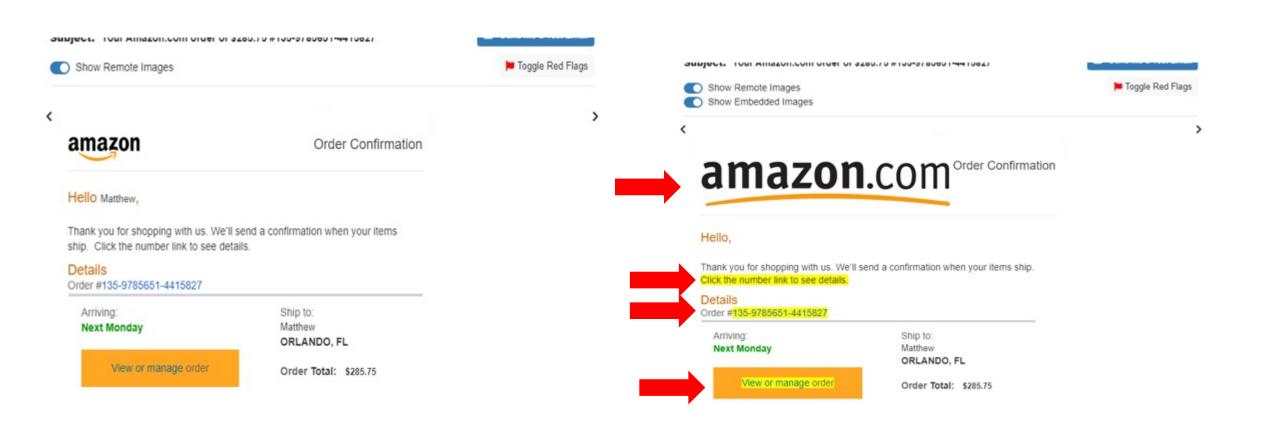
## Email issue campaign -Results

| Template                    | Delivered | Opened* | Clicked | CR  |
|-----------------------------|-----------|---------|---------|-----|
| A (Microsoft, Few<br>Cues)  | 500       | 229     | 85      | 17% |
| B (Microsoft, Many<br>Cues) | 500       | 199     | 58      | 12% |
| C (Outlook, Few<br>Cues)    | 500       | 207     | 79      | 16% |
| D (Outlook, Many<br>Cues)   | 499       | 214     | 78      | 16% |

## eCommerce order campaign

### **High Premise / Low cues**

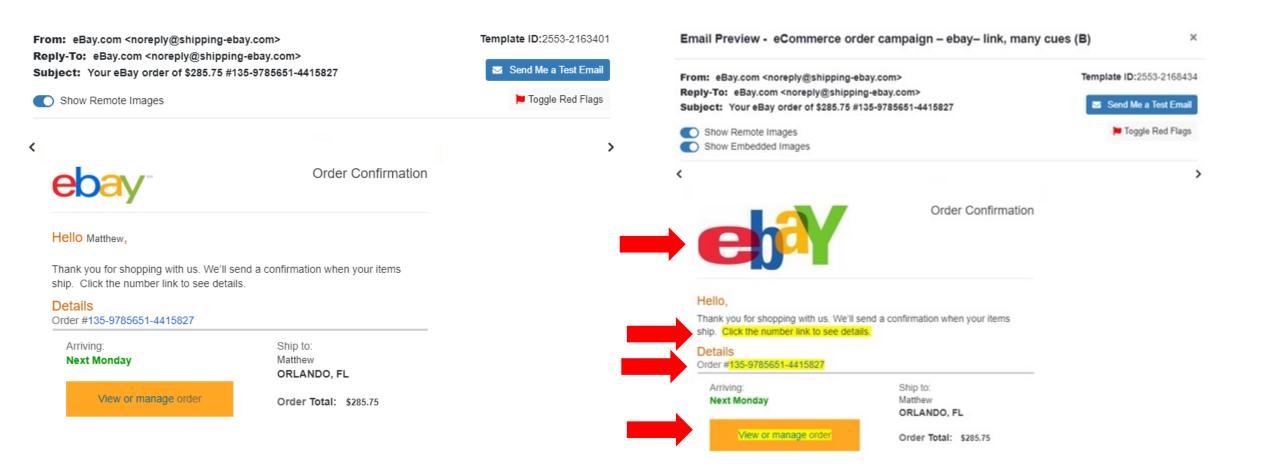
### High Premise / High cues



## eCommerce order campaign

### **High Premise / Low cues**

### **High Premise / High cues**



# eCommerce order campaign

| Template                 | Delivered | Opened* | Clicked | Replied | CR  |
|--------------------------|-----------|---------|---------|---------|-----|
| A (eBay, Few<br>Cues)    | 492       | 323     | 235     | 0       | 48% |
| B (eBay,<br>Many Cues)   | 488       | 287     | 183     | 0       | 38% |
| C (Amazon,<br>Few Cues)  | 489       | 311     | 229     | 1       | 47% |
| D (Amazon,<br>Many Cues) | 489       | 289     | 189     | 0       | 39% |

## Discussion

Premise alignment was more related to context than companies

When applying visual design was tricky to identify the phishing email

Time of the year impacts the phishing simulations

Students were concerned about orders, not email issues Template based on real Amazon got almost 50% CR

Summer doesn't have openings

## Next steps

- Expand analysis on marketing practices
  - Analyze better how persuasion and usability factors impact decisionmaking
  - Looking for companies to partner in that









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🔗 Website

https://www.linkedin.com/in/ericacastilho/

• Orlando, FL, United States





