

Beware of cybercriminals

MRA continuously updates its security measures to protect your tax transactions. However, cybercriminals are after your data, your devices, your accounts and your information all have tremendous value to them. Thus they make use of different attack vectors to meet their objectives at all cost. Once they have been able to access your system they will execute different attacks namely:

Username & Password harvesting

They will install software to capture your keystrokes gather sensitive information such as usernames and password to access your online accounts such as banks to steal or transfer money, cloud services and access your sensitive information.

Identity theft / Identity hijacking

They can steal your online identity to commit fraud or sell your identity to others, such as: your social media account, email account or any other accounts.

Contact/email harvesting

They can read all your emails, access your contacts and sell the information to competitors.

Extortion

They take over your device and demand money to decrypt it. They may take pictures and videos of you and demand payment so as not to release same.

Botnet

Your device will form part of an entire network of hacked computers controlled by the cybercriminals which may be used to attack other systems by launching Denial of service or sending spam to millions of people.

What can be done?

Nevertheless, the attack surface can be reduced by taking the following measures:

- Ensure automatic update is enabled on your device and you install latest updates for the operating system and applications running on your device for legitimate sources.
- Install security software on your devices and ensure you continue to keep your security software updated and run regular checks to maintain security levels on your devices.
- Avoid using public wireless networks since if not secured properly you are vulnerable to someone using it to get to your information.
- Keep a backup of all your information in a secure location away from your computer.
- Limit sharing personal information on the internet and social sites.

Email attacks - Scams / Phishing / Spear phishing

You can be a phishing target at work or at home.

Phishing is a psychological attack used by cyber criminals to trick people into giving information or taking an action.

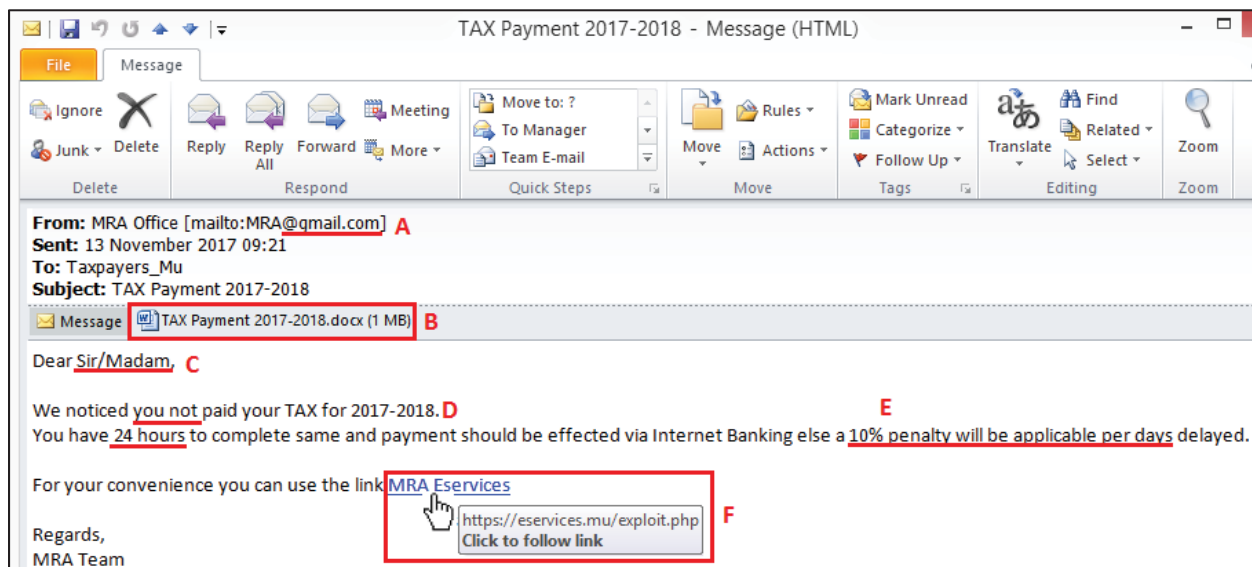
Spear phishing is same as Phishing but targeting specific person.

MRA stakeholders are randomly emailed with false “spoofed” emails made to look as if these emails were sent from MRA, but are in fact fraudulent emails aimed at enticing unsuspecting taxpayers to part with personal information such as bank account details or install malware on their devices.

These emails contain links to false forms and fake websites made to look like the “real thing”, but with the aim of fooling people into entering personal information such as bank account details which the criminals then extract and use fraudulently.

If you identify suspicious email coming from MRA report same to MRA via the Hotline.

How to identify a suspicious email:



- Check the email addresses properly. If the email appears to come from MRA, but the 'FROM' address is someone's personal account such as @gmail.com or @hotmail.com, etc., this is most likely to be email spoofing. Also check the "TO" and "CC" fields to verify

if the email was sent to people you do not know or do not work with. In such situation, do not reply, flag it as spam and contact MRA to report the issue.

- B. Be apprehensive of attachments and their contents only open those you are expecting.
- C. Be suspicious of email addressed to the general “Dear Customer or Dear Sir/Madam”. Ask yourself if you are expecting an email from MRA?
- D. Be suspicious of any grammatical or spelling mistakes.
- E. Be wary of any email requiring “immediate action” or creating a sense of urgency.
- F. Be careful with links only click on those you are expecting. Also, hover your mouse over to confirm the true destination of the link.

What to do if you receive suspicious communications from MRA

1. Suspicious email claim to be from MRA

- Do not reply
- Do not open attachments as they may compromise your device
- Hover on the link check the destination before clicking
- Forward the mail to CERT-MU and advise MRA.

2. Phone call, someone claiming to be from MRA

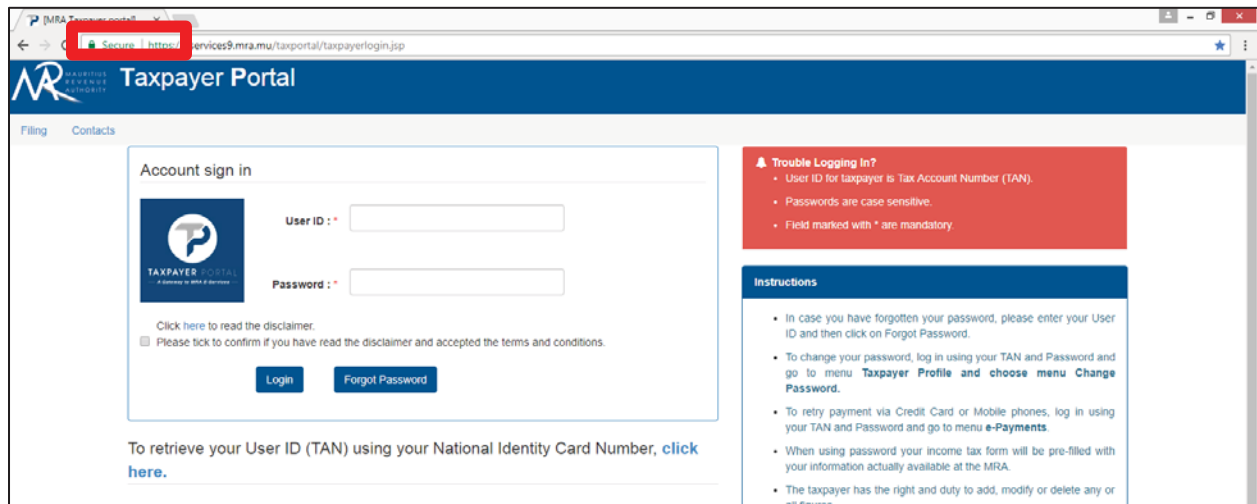
- MRA call will come from +230 207 6000 other numbers are likely to be suspicious
- Note the Caller name, phone number and other identifying details
- Do not disclose sensitive information like passwords, bank details, etc... over the phone
- Call MRA and confirm if the Caller was an employee of MRA.

3. Letters or Fax claiming to be from MRA

- Check MRA website to see if there is any related information regarding the letter / Fax.
- If you cannot find such information call MRA to confirm if the letter / fax are legitimate.

Protect against identity theft and identity fraud

1. MRA will never request your banking details in any communication that you receive via post, email, or SMS. However, for the purpose of telephonic engagement and authentication purposes, MRA will verify your personal details. More importantly, MRA will not send you any hyperlinks to third party websites - even those of banks.
2. While accessing MRA Electronic services ensure it is a secure website; same can be identified as per below:
 - Ensure the link is **https**. S is secure.
 - Verify the certificate ensure it is valid. If it is green it is fine else report the issue to MRA.



3. Never share your user ID, password with anyone.
4. Protect your tax documents and other financial documents are kept in a secure place.
5. Do not Access MRA Eservices from emails access same from MRA website: <http://www.mra.mu/>
6. Make use of Cross-cut shredder, pulping or burning to destroy sensitive documents.
7. Tighten up on your social networking security settings. Criminals can use this information to impersonate you.

Password management

Passwords are a key to restrict access to MRA eservices system. Thus one must ensure a strong password is used.

- A strong password consists of at least 10 characters and includes a combination of uppercase and lowercase letters, numbers, and symbols. A unique password is a password that is only used with one account.
- Don't use easily guessed passwords, such as "password" or "user."
- Do not use dictionary words as passwords.
- Never disclose your password to anyone including someone from MRA.
- If you suspect that your password has been used by someone else, change it and notify MRA immediately.

Social Engineering

Be aware of what you share on social media. You should limit the amount and type of identity information you post on social networking sites as information can easily be shared, even outside of your network. Adjust your privacy settings to control the amount and type of information you want to share to ensure your profile is only accessible to those you trust. Be aware of whom you are interacting with online and only share information with people you know and trust. Hackers can access and obtain your personal information (Full name, date of birth, address, TAX Account Number, bank account details, license details, passport details etc.), and can use these to attempt to commit fraudulent activity, so be vigilant in the protection of your personal information.

System Management

Systems should be managed in such a way to minimise attack surface of the different systems forming the network.

Ensure the following are in place:

- Systems are configured per configuration standards – CIS, NIST, OWASP, etc...
- All default usernames, passwords and other vendor default settings should be changed.
- Systems are patched regularly; the earliest possible.
- Only business justified services are run on the systems all other unnecessary services should be disabled.

MRA electronic services – security information

- Anti-virus software must be used on all systems commonly affected by malware to protect systems from current and evolving malicious software threats.
- Audit logging should be enabled to detect any anomaly.
- Implement a process to immediately detect and alert on critical security control failures
- All systems must be protected from unauthorized access from untrusted networks

Query

If you have any query on the above, please contact MRA Hotline on +230 207 6010