

**Cyber Awareness:**  
**Representative Conduit**

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CYSE 406: Cyber Law

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01 December 2023

Cybersecurity is a popular topic due to the many attacks that happen globally. In 2004, Congress and the president started declaring October Cyber Security Awareness Month. This was to try to highlight the importance of the position. Not only does this aim at businesses, whether private or public, but also at the public itself. Many studies have been done relating to attacks and the risks one poses online. Users are not aware of the terms used online, let alone the risk, and therefore agree to things never the wiser. Data is collected every day online, as that is where many students communicate, submit and research assignments, pay bills, and the list goes on. In a study done by the Pew Research Center, 63% of people surveyed reported they do not know the regulations or laws regarding their use online.

According to Governor Young Kim, the Cyber Awareness Act (R. 2331) would bring information to Congress on the cyber operations ongoing in the U.S., such as security measures and breaches. According to Representative Jason Crow, small businesses are three times more likely to be targeted for an attack than larger organizations. The H.R. 1649 Small Business Development Center Cyber Training Act was implemented to require the SBA to create a cybersecurity counseling program certification. This will certify the employees at the development centers.

The goal of Bill R. 2331 is to improve protections relating to or around cybersecurity, incidents revolving around cyber-attacks, and the actions taken to handle them. This would give the SBA the best footwork to protect against an attack that, for a small organization, can be fatal. SBIR released an article relating to the effect cyberattacks can have on small businesses. In said article, a survey stated that over 60% of businesses that fell victim to cyber breaches went out of

business. These bills released allow small businesses resources on how to best protect themselves and give a framework on how to focus their resources on best protecting their inventory.

In 2013, a bank was foreclosed and sued due to the loss of revenue and being unable to repay the customer's losses. Efficient Escrow of California laid off its staff due to cyber thieves taking 1.5 million dollars from the company. The criminals planted Trojan horse malware and were able to gain access to the bank's system. In total, the criminals made three transactions of around \$500,000 to a bank somewhere in China, near the border with Russia. The company was able to handle the original transaction but not the other two. Banks do not have the same protections to regain losses in a cyberattack that the owners were unaware of. The bank was closed within 3 days after reporting the lost money and attack. The owners were sued and had no possible way of returning the lost money to the consumers.

The bills mentioned are just some in place to help businesses protect against cybercrimes. These are, as mentioned, frameworks and not one-and-done solutions. Ultimately, it is on the business's shoulders to follow through with the suggestions and resources provided by the SBA and government. These bills will help provide a guide on how to spend the little funding smaller businesses tend to have compared to larger organizations that have more funding available to invest in cyber protection.

While Bill H.2331 helps report breaches and how to prevent them for future use and other businesses, it does not help the company recover in the aftermath. When informing the people of these bills and how they are helping protect them, mentioning or brainstorming propositions on how these businesses can be helped after the attack could help relate to the consumers. While many do appreciate the tips and tricks on how to best prevent attacks, even big organizations get

attacked, and smaller companies tend to suffer more based on statistics as they are unable to recover. Showing the voters that you care and are willing to help them get back on their feet can go a long way. Many people have hit rock bottom at some point in their lives, but someone or something typically helps them recover. Hopefully, this memo helps inform you on the effects cyberattacks have on companies and how you can best help and relate to them.

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