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OATAR STEEL

PARTICIPATION IN BIG 5 INTERNATIONAL BUILDING & CONSTRUCTION SHOW -DUBAI

MILESTONES OF DR PLANT FACILITY

SIGNIFICANCE OF PHYSICAL ACTIVITY

STRATEGIC IMPERATIVES OF COST OPTIMIZATION



QATAR STEELS SAFETY TRANSFORMATION PROGRAM

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Aligned with Qatar National Vision 2030 and corporate strategic objectives, production of 'SUSTAINABLE STEEL' is expected to reduce CO2 emissions and recycle wastes, thereby, protecting the environment and enhancing the core brand value.

نَمــنَـحُ لِلـحديـدِ بُـعــداً آخر WE MAKE STEEL MATTER www.qatarsteel.com.qa

شركة قطر للحديد والصلب (ش.م.ق.) Qatar Steel Company (Q.S.C.) تأسست منذ عام ١٩٧٤

# EDITORIAL ISSUE

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### Dear Readers,

In this issue you will find articles and highlights from different departments, indicating their continuous efforts to improve and achieve the best.

It includes an article on Qatar Steel's commitment to cost optimization, ensuring effective and efficient utilization of existing resources for capability maximization.

The issue also catches attention towards the Safety Transformation Program, adopted by HSE department, aiming at enhancing safety culture, in line with the company's objective to effectively address the key risks in daily activities and create a "Zero accident Culture", and in order to ensure a safe working environment for our employees.

Launching of a number of e-services / applications in ERP by Facility Department in collaboration with IT Department is significant. These services include the automation of various services requests, thereby eliminating manual and paper works involved in the process.

### WE MAKE STEEL MATTER

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# QATAR STEEL'S SAFETY TRANSFORMATION PROGRAM

In our effort to enhance safety culture at Qatar Steel, and in-line with our objective to effectively address key risks in day-to-day activities and create a "Zero Harm Culture", we have embarked on a Safety Transformation Program "AMAN" in April 2016 in order to transform Qatar Steel as one of the safe steel making company and ensure world-class safety of our employees.

In this context, we have partnered with DuPont Sustainable Solutions, the consulting arm of DuPont, in order to further accelerate the safety transformation journey. DuPont is a global company operating more than 200 sites world wide and is recognized as a global leader in Safety Management.

Moreover, DuPont has supported the World Steel Association in establishing Safety Principles for the entire steel industries as well as supported many steel companies in improving their safety performance. For these reasons, we have invited DuPont to support us in achieving our goals.

The Safety Transformation program is supported by a well-structured approach and governance model that allow for maximum engagement by Qatar Steel employees and effective support by DuPont consultants over the lifetime of the program. The program is sponsored by top management.

The Safety Transformation Program is designed over two main phases based on the priority, namely:

**Phase 1**: Contain Risks in day-to-day operations

**Phase 2**: Build the system, and enhance organizational capabilities and safety culture



Phase 1 has started in April 2016 and is planned to run for a year (up to April 2017), where the focus of the program will be on the following main areas:



### Program Governance

Engage all levels of the organization in a structured way with clear roles and responsibilities



### Field Risk Mitigation

Safety Leadership Development

Identify and mitigate key risks in a joint effort among operations, maintenance, and safety teams



### Communication

by "Role Modeling in Safety"

Increase risk awareness and employee engagement through visual and live communication channels

Drive the cultural transformation through the leadership team

Qatar Steel management is fully committed to provide required time and resources to make this change a success, together handin-hand for a safe performance. No doubt, this transformation cannot be possible without the full support of employees. With current capabilities, the current awareness generation drive would

leverage DuPont's experience as a catalyst to accelerate transformation and sustain in future.





### PARTICIPATION IN BIG 5 INTERNATIONAL BUILDING & CONSTRUCTION SHOW - DUBAI

As a part of its marketing and promotion strategy and to consolidate its brand image in the region, Qatar Steel participated in THE BIG 5 SHOW, scheduled from 21-24th Nov. 2016 at Dubai World Trade Centre in the UAE, with participation of over 2800 exhibitors from 60 countries and attraction of thousands of visitors from all over the world.

The Big 5 is the largest and most important annual trade shows for building materials, Constructions and trading in the Middle East and Arabian Gulf.

The four-day event is a unique opportunity for participating delegates and leaders of building and construction industry and traders to meet and exchange viewpoints, ideas, expertise and experiences in various fields of project management sustainability, and to and get abreast with the most recent technologies and innovations in the building constructions and sector flourishing in the region.

Our participation in the Big 5 is a good platform for us to boost our business relations and ways of cooperation with our strategic partners in the building and constructions sector, enhance the communication channels with our customers and traders and further develop our services to meet their needs and expectations. The show is also a good occasion for us to show our expertise in manufacturing and supplying steel products and providing solutions required in the building and constructions sector, which witnesses an increasing growth in Qatar and the Arabian Gulf region.

The show gives the participants the chances to get familiar with the strategies and opportunities available and to discuss the challenges that the professionals in building and constructions in the GCC countries might face.

Qatar Steel's stand showcases samples of high

quality rebar and wire rod products, which are recognized and accredited by a number of Specifications and Standards Authorities in the Gulf and worldwide.

Qatar Steel is one of the leading steel producers and suppliers in the Arabian Gulf & ME. Since its establishment in 1974, it has acquired an outstanding reputation and competitive position in the local and regional markets. The company adopts the highest standards of health, safety and environment norms in all its manufacturing operations. The safety of its employees and environment protection are always on top of its priorities.



QATAR STEE



# السلامـــــة لا يمكـن العيش بدونهـا SAFETY... WE CAN'T LIVE WITHOUT IT सुरक्षा ... हम इसके बिना नहीं रह सकते

OATAR STEEL

QATAR STEEL

# MILESTONES OF DR PLANT FACILITY

- For consecutive two years i.e. 2014 & 2015, QSC DR2 Module made highest Yearly production record among the 65 nos. Midrex based DR plants operating across the globe.
- DR2 Module prime production for Year 2015 1,819,434 tons against design capacity of was 1,500,000 tons.
- DR1 Module prime production for Year 2015 was 811,514 tons.
- Both Modules exceeded the plant operating hours more than the design operating hours i.e. (DR1 Module: 8180.86 hrs. & DR2 Module: 8487.15 hrs. against the design of 8000 hrs.)
- DR2 debottlenecking project activities were completed during Q1 2016 major shutdown, which has resulted in production increase of 7 tons per hour against target of 5 tons per hour.
- During DR2 major shutdown following major activities were carried out apart from routine preventive maintenance activities:
  - Reformer Catalyst was replaced after 8 years of Operation. (Catalyst service life rendered was highest in Midrex Operated DR plant)
  - Heat Recovery hot air bundle replacement.
  - CV F10 main furnace feed conveyor replacement.
  - Reformed gas cooler installation to reduce the risk on clustering the Furnace.





# SIGNIFICANCE OF PHYSICAL ACTIVITY

### WHAT IS PHYSICAL ACTIVITY?

World Health Organization (WHO) defines physical activity as any bodily movement produced by skeletal muscles that require energy expenditure – including activities undertaken while working, playing, carrying out household chores, travelling, and engaging in recreational pursuits.

The term "physical activity" should not be confused with "exercise", which is a subcategory of physical activity that is planned, structured, repetitive, and aims to improve or maintain one or more components of physical fitness.

### **KEY FACTS**

- Insufficient physical activity is 1 of the 10 leading risk factors for death worldwide.
- Insufficient physical activity is a key risk factor for non-communicable diseases (NCDs) such as cardiovascular diseases, cancer and diabetes.
- Physical activity has significant health benefits and contributes to prevent NCDs.

- Globally, 1 in 4 adults is not active enough.
- More than 80% of the world's adolescent population is insufficiently physically active.
- Policies to address insufficient physical activity are operational in 56% of WHO Member States.
- WHO Member States have agreed to reduce insufficient physical activity by 10% by 2025.
- People who are insufficiently active have a 20% to 30% increased risk of death compared to people who are sufficiently active.

### BENEFITS OF PHYSICAL ACTIVITY AND RISK OF INSUFFICIENT PHYSICAL ACTIVITY

Regular physical activity of moderate intensity – such as walking, cycling, or doing sports – has significant benefits for health. Some physical activity is better than doing none.

Regular and adequate levels of physical activity:

• improve muscular & cardiorespiratory

#### fitness;

- improve bone and functional health;
- reduce the risk of hypertension, coronary heart disease, stroke, diabetes, breast and colon cancer and depression;
- reduce the risk of falls as well as hip or vertebral fractures; and are fundamental to energy balance and weight control.

### HOW MUCH OF PHYSICAL ACTIVITY IS RECOMMENDED?

WHO recommends:

### CHILDREN AND ADOLESCENTS AGED 5-17YEARS

- Should do at least 60 minutes of moderate to vigorous-intensity physical activity daily.
- Physical activity of amounts greater than 60 minutes daily will provide additional health benefits.

### **ADULTS AGED 18-64 YEARS**

 Should do at least 150 minutes of moderate-intensity physical activity throughout the week, or do at least



75 minutes of vigorous-intensity physical activity throughout the week, or an equivalent combination of moderate- and vigorous-intensity activity.

 For additional health benefits, adults should increase their moderateintensity physical activity to 300 minutes per week, or equivalent.

### ADULTS AGED 65 YEARS AND ABOVE

- Should do at least 150 minutes of moderate-intensity physical activity throughout the week, or at least 75 minutes of vigorous-intensity physical activity throughout the week, or an equivalent combination of moderate- and vigorous-intensity activity.
- For additional health benefits, they should increase moderate intensity physical activity to 300 minutes per week, or equivalent.
- Those with poor mobility should perform physical activity to enhance balance and prevent falls, 3 or more days per week.

### MODERATE-INTENSITY VERSUS VIGOROUS-INTENSITY PHYSICAL ACTIVITY

One MET is defined as the energy cost of sitting quietly and is equivalent to a caloric consumption of 1kcal/kg/hour. It is estimated that compared with sitting

### Moderate – intensity Physical Activity (Approximately 3 – 6 METs)

Requires a moderate amount of effort and noticeably accelerates the heart rate.

Examples of moderate – intensity exercise include:

- Brisk walking
- Dancing
- Gardening
- Housework and domestic chores
- Traditional hunting and gathering
- Activity involvement in games and sports with children / walking domestic animals.
- General building tasks (e.g. roofing, thatching, painting)
- Carrying / moving moderate loads (<20kg).</li>

quietly, a person's caloric consumption is three to six times higher when being moderately active (3-6 METs) and more than six times higher when being vigorously active (>6 METs).

SOURCE: WORLD HEALTH ORGANIZATION (WHO)

### Vigorous – intensity Physical Activity (Approximately >6 METs)

Examples of vigorous – intensity exercise include:

Requires a large amount of effort and causes rapid breathing and a substantial increase in heat rate.

- Running
- Walking / climbing briskly up a hill.
- Fast cycling
- Aerobics
- Fast swimming
- Competitive sport and games (e.g. Traditional Games, Football,
- Volleyball, Hockey, Basketball)
- Heavy shoveling or digging ditches
- Carrying / moving heavy loads (>20kg)

## STRATEGIC IMPERATIVES OF COST OPTIMIZATION



Over the past couple years, the global steel industry has undergone an unprecedented turbulence. The industry is straining under the relentless pressure caused by years of excess steelmaking capacity, low profit margins, volatile markets for raw materials and tight environmental regulations.

Profitability may continue to be a business issue in the future, but the accepted path to profitability is likely to change. Increasingly, profitability may come from some combination of increased revenue and decreased cost. Thus organizations are expected to simultaneously formulate and pursue their revenue and cost strategies.

Competing by capability maximization has become the new name of the game. Such organizational capabilities are created using combination of limited resources dispersed within the organization. Optimized organizations ensure that the resources are leveraged to their best potential to create the unique capabilities. Organizations can no longer take the liberty to underutilize their own capabilities. While this is one side of the coin, the other side of the coin, on the contrary, holds a great promise. Ideal state optimization results with the concurrent maximization of resource efficiency, effectiveness and utilization. Organizations of all sizes and from most industries are focusing on optimization; however the nature and scale of optimization may differ.

Optimization at Qatar Steel is about effective and efficient ensuring deployment of existina resources for capability maximization. Some of the key avenues of internal resource optimization include process re-design for efficiency, technology up-gradation, workforce planning, role clarification, goals cascading, skill alignment, cross functional/departmental communication, organization de-layering and team based governance. While the individual dimensions of the organizational framework are important, it may be observed that the real opportunity for optimization is locked in the way these dimensions interact with each other. The focus areas can then be broadly grouped under three main categories i.e., Operational Efficiency, SG&A and Manpower.

At Qatar Steel, implementing cost optimization strategy is not just a onetime initiative. Well-defined processes also contribute to continuous improvement. Standard tasks, roles and procedures efficiently convert valuable knowledge into cost reduction for the mill.

Brainstorming and evaluating improvement ideas is part of the weekly routine. To cope with the recent economic changes, a 3-Year Cost Optimization Program was outlined, gaining full support from MD &GM and Senior Leadership Team with a central repository consisting of cross-functional engineers/ executives (Continuous Improvement Team - CI Team) driving the implementation. Prioritized initiatives are tracked, monitored and reported throughout the implementation cycle through a portfolio of initiatives resulting in achievement of Cost Reduction. Every employee has a role to play in this program and without their support this ambitious program will not be a success.

### BY INSTALLING SIEMENS IDS

## **QATAR STEEL ROLLING MILL (1) ANNUAL PRODUCTION SET TO SCALE UP BY 3.7%**

Qatar Steel installed Siemens Integrated Drive System (IDS) in its rolling mill (I) intended to optimize for lower costs, higher performance and maximum reliability. The IDS, installed for the first time in the Middle East, is a unique technology, which allows the entire drive system in a manufacturing chain to be seamlessly integrated. The newly installed highly efficient system will increase Qatar Steel annual production by up to 3.7%.

Siemens, the leading global engineering and technology Service Company, offers

energy efficient, reliable and innovative drive system and services that are integrated for entire drive trains.

The productivity gains are mainly due to a marked reduction in maintenance shutdown time and complication, as the IDS allows for flexible maintenance cycles. A reduction in troubleshooting time by up to 20 percent means that potential problems are diagnosed faster, and major maintenance cycles can be planned better. Moreover, the plant-wide standardization of Siemens machinery will facilitate in less downtime, as spare parts are readily available. All these factors are intended to a faster time to service market for Qatar Steel.

The above drive system is the world's first solution for entire drive trains. Integrating seamlessly in any drive train and any automation environment, this system can enhance the facility's production, and result in less wear on machinery, easier diagnosis of potential errors and a more flexible approach to maintenance. Additionally, spare parts are available from a single source.



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### **GOOD RESPONSE TO BLOOD DONATION DRIVE**

In coordination with the blood donor Centre at Hamad Medical Corporation, Qatar Steel organized, on 23rd Nov. 2016, a blood donation drive at its plant site in Mesaieed. Employees from various departments and sections took part in the drive.

The blood donation drive comes in line with the company's partnership and cooperation with the local medical organization, and in alliance of its corporate social responsibility policy, and in compliance with its humanitarian role to support the patients who are direly in need for blood, and to sustenance the blood stock in the hospital.

It has been a tradition for Qatar Steel to hold a blood donation drive every year in an effort to promote the blood donation culture among its employees, and to emphasize its attention towards the health and welfare of the society to facilitate a sustainably developed society.

Qatar Steel's employees applauded this donation drive, as it integrates benevolent and moral values, in addition



to health and social benefits and assisting the blood donor center to build up sufficient stock of blood.

"Blood Donation is a humanitarian act, which improves the of individuals' relations in the community and strengthens the social ties between them, through extending a helping hand to the patients who need blood instantly for survival", one of the donors commented.

In compliance with its corporate social responsibility, Qatar Steel is keen to support different community activities, programs and functions that focus on public health, humanitarian, social, sport, and charitable to name a few.





Qatar Steel distibuted school bags to employee's children to encourage and motivate them.



# AUTOMATION OF SERVICE REQUESTS



The second and third quarters of this year have witnessed launching of a number of e-service applications in ERP by Facility Department in collaboration with IT Department. The service requesting processes related to Employee Transportation, Leased Vehicles and Pest Control Services have been successfully automated and rolled out in ERP at different intervals. This is in addition to School Transportation and House Allotment applications which are already launched some time back. Till date more than 1500 service requests have been electronically processed across various e-applications, effectively eliminating lots of manual and paper works involved in the process.

### EMPLOYEE TRANSPORTATION REQUESTS

The revamped version of employee transportation request is rolled out

in ERP enabling our employees to submit their applications for availing various transportation requirements through Facility Department. The new system seamlessly integrates the work flow between Qatar Steel and its transportation contractor. The key feature included in the application is sending of SMS to the mobile phones of the requester and the concerned driver, to enable fast and prompt delivery of information. Once request is approved the employee will receive SMS containing vehicle no., vehicle type, driver name and his contact number. On the other part, driver can see details such as employee name & contact no., travel route & time etc., sparing him from approaching Transportation Office to get the request printout.

### LEASED VEHICLE MANAGEMENT

The application has been developed

to provide a viable platform for Facility department to enable effective fleet management. The transportation section of FD controls more than 90 vehicles leased from sub-contractor to meet various business and operational requirements of user departments. The processes which are automated are:

- Allotment of leased vehicles to user departments
- Cancellation of allotment
- Leased vehicle maintenance request
- Reporting and closing of traffic violations
- Monthly feedback from user departments on vehicle performance and availability.



### **DEFINITION OF TEAMWORK**

Teamwork is a word that is often thrown around in the business world. However, what exactly is meant by the actual term "teamwork" may differ from one business to the next or even from one person to the next. The difficulty in establishing a definition for the term stems from the fact that it actually consists of several facets.

### IMPORTANCE OF TEAMWORK IN ORGANIZATIONS

Teamwork is used across many different industries to increase performance, employee unity and company culture. Companies that must frequently develop new ideas or products using a projectbased approach assemble teams in order to diffuse responsibility. Team members use teamwork to bounce ideas off of one another before deciding on a development path for a project.

### **PROBLEM SOLVING**

Teamwork is important due to the problem-solving synergy gained from multiple minds working on a solution. When one person works on a specific company problem, that person only has his/her personal experience and knowledge from which to pull for solutions. Using teamwork, team members pool their collective ideas together to generate unique ideas for dealing with problems.

### COMMUNICATION

Teamwork is the backbone of effective communication within a company. When employees work as individuals or independently on projects, they may not readily share knowledge or new information. This lack of communication increases the time it takes to complete projects, tasks or the development solutions. Teamwork of promotes between conversation employees regarding the task at hand, possibly preventing employees from working in opposite directions. For example, if one employee does not communicate that one method of addressing a problem is a dead end, and another employee is still trying to use that method, productivity is lowered.

### **COHESION**

Cohesion is an important byproduct of teamwork within a company. This cohesion could be the result of increased chemistry, trust or both from working on projects as a team. Cohesive employees are less likely to be confrontational toward one another and more accepting of each others' decisions. Cohesion from teamwork can greatly increase the work-flow speed of a company

### **LEARNING**

When employees work together as a team within a company, every employee learns from one another. This knowledge is not limited to the personal experiences of coworkers; employees from different departments may learn information from each other regarding the limitations and possibilities of those departments. For example, if a marketing department consistently makes demands with unrealistic deadlines to another department, the marketing department may see through teamwork why its requests are unreasonable.

### **GOOD SKILLS FOR TEAMWORK**

The ability to work well in teams is a skill set on its own. However, several related traits correlate with good teamwork and often make someone a good candidate for a position that requires teamwork This is often critical in small businesses, as employees are more connected in their roles and work closely together in operating the business.

### LISTENING SKILLS

The use of teams in the workplace is

intended to foster sharing and debate about ideas and alternative solutions. Strong listening skills help an employee perform better by showing support of others when they speak, along with better understanding the ideas they share. This improves team chemistry. Good listening skills are sometimes an afterthought compared to the ability to share ideas, but are equally important.

### PERSUASION

While listening to the ideas of other team members, a knowledgeable team member must often use his skills of persuasion to convince others to go along with his suggestion. Teams often use different approaches to come to agreements, but in certain situations, the team member with the best experience in a given situation needs to step up and sell that experience and point of view to ultimately bring out the best solution.

### ACCOUNTABILITY

Responsibility and accountability are closely related traits that are critical to teamwork. Teams often distribute tasks to different team members. To achieve success, it is important that each team member accept accountability and complete his duties in a timely fashion. Along with being accountable for task completion, the skill of accountability means that you acknowledge and take responsibility for mistakes.

### **COOPERATION**

Cooperation is a general skill that encompasses a helpful nature and willingness to participate actively within the team. Work teams succeed only when all members are fully engaged in sharing ideas and performing tasks. These cooperative attributes make an employee much more valuable to his team. Active participation and cooperation also earns the respect of other team members, making them more willing to hear your ideas.

### BENEFITS OF TEAMWORK IN BUSINESS

Teamwork involves different people and different groups across your business working together to maximize their efficiency and reach a common goal. There are many ways of organizing teams – some teams are organized around a particular product that is being developed, while others are organized around a process, such as manufacturing or research. In addition to providing team members with experience, benefits of teamwork include increased efficiency, financial savings, innovation and morale.

### **IMPROVED MORALE**

Teamwork allows employees to take greater responsibility for decision making and also allows team members to control more of the work process. This can lead to improved morale as employees gain more authority and ownership over the projects they are working on. The extra responsibility can lead to a more rewarding work environment and lower turnover. Working on a team also gives employees a greater sense of belonging and of recognition, which helps them take more pride in their work, and their company.

### **GREATER FLEXIBILITY**

Teamwork can help companies to be more flexible. By bringing employees from different parts of a project together into one team, problems or bottlenecks can sometimes be ironed out more easily. For example, car manufacturers might sometimes use this method when designing automobiles. Instead of each new car design going through separate areas, such as design, engineering and parts supply, the car manufacturer will organize one team that includes employees from all those areas to design each car. As problems arise in one area, the entire team can deal with them and the work can proceed much faster.

### **INCREASED INNOVATION**

Some companies use teams and teamwork to create a work environment which excels at creativity. These companies sometimes base their corporate structure almost entirely around teamwork. People are hired into general work areas and then chose to work on projects that best match their skills and interests. Leaders are appointed, and there is no chain of command or leadership hierarchy. Employees are also free to start new teams as new ideas come to them. This is called a flat lattice teamworkbased corporate structure, and is used by companies wishing to be leaders in innovation.

Elements of Teamwork in the Workplace

Teamwork can be an important part of an effective workplace. An efficient team can be trained as a group, help each other maximize their job performance, and help to make an inviting and productive atmosphere for new team members. Certain elements of teamwork in the workplace should be in place for your company to benefit from group organization.

### **COLLABORATION**

Collaboration is an important element to any team. Teamwork allows projects to get done that one person alone is not able to complete. Members of the team bring in their own experiences and level of expertise to a project to help create an effective finished product. To collaborate effectively the team must be able to communicate and share ideas, and there also needs to be a feeling of respect in place for each team member's contribution.

### **CONFLICT RESOLUTION**

After a team has started working together there can be conflict, Some people feel their ideas are not being heard, and others feel that their ideas should always be part of the team's solution. There could also be a struggle for leadership of the group that can threaten to diminish the group's effectiveness. The element of conflict resolution within a team means leaving room for everyone's contributions, developing the ability to listen to all ideas and creating a method of consensus that is used to develop a solution the team can agree on.

### **ROLES AND RESPONSIBILITIES**

A team is only effective when the members understand their roles and responsibilities within the group, and endeavor to execute them effectively. A task given to a group is completed more effectively when the responsibilities are distributed fairly among the group members. Each member is assigned a part of the task based on his role within the group and his level of expertise.

### **DIFFERING POINTS OF VIEW**

One of the strengths of teamwork within an organization is the ability to bring together differing points of view to create a solution to an issue. An effective team creates solutions that are manufactured from the many different perspectives of the individual group members. This helps to see a situation from several different angles, and can create a solution that no one individual could create on his own.



### INFORMATION SECURITY

# PHISHING ATTACKS

### HOW DOES A PHISHING ATTACK TAKE PLACE?

E-mail is the most common way to distribute phishing lures, but some scammers seek out attacking victims through:

Instant messages

Cell phone text (SMS) messages

Chat rooms

Fake banner ads

Message boards and mailing lists

Fake job search sites and job offers

- Fake browser toolbars

### HOW TO PROTECT AGAINST PHISHING ATTACKS?

- 1. Guard against spam. Be especially cautious of emails from unrecognized senders.
- 2. Do not divulge personal information over the phone unless you initiate the call.
- 3. Do not click on links, download files or open attachments in emails from unknown senders.
- 4. Never email personal or financial information, even if you are close with the recipient to whom you are emailing.
- 5. Beware of links in emails that ask for personal information, even if the email appears to come from an enterprise you do business with.
- 6. Beware of pop-ups and never enter any personal information in a pop-up screen or click on links in a pop-up screen.
  - 7. Ensure anti-virus is working and is updated regularly.
    - 8. Check your online accounts and bank statements regularly to ensure that no unauthorized transactions have been made.
      - 9. Use the block sender feature in Outlook block suspicious senders.