

# Conversation, Discomfort, Accountability

## *Have you talked about race and the movement with your employees?*

BY MEGHAN STEINBERG, [WWW.STEINBERGHR.COM](http://WWW.STEINBERGHR.COM)



I was nearly paralyzed in discomfort when I engaged in a conversation with a woman of color, whom I did not know well, the Monday evening following the Boston protests and riots. That conversation was pivotal for me, sadly

not for her because I believe she has had many of them that are similar. I always seem to know what to say during varied business transactional conversations; this one I was stuck. So I spoke my truth in that moment, "I do not know what to say to you as a white woman. I do know I am saddened though I do have hope." What she said next shifted me, she said, "...the conversation is uncomfortable, but don't stop having it. There may be some people who respond to you in a way you do not like though, don't stop..."

Many leaders and business owners ask how we should respond to the voices of equity, systemic racism, and injustices that are ringing within our communities, homes, and workplaces.

As a white woman, I have found myself looking in the mirror, asking myself the same question. In full transparency, I have quickly learned it is an opportunity to truly pause and listen. You must embrace the actions, words, and conversations with an open mind.

Below are merely tips on how you can influence and foster change and conversation in the workplace. It is the tip of the iceberg:

1. Step into the conversation to share, learn or be uncomfortable
2. Create a forum
3. Review and update your policies and procedures
4. Hold yourself accountable

### 1.) STEP INTO CONVERSATION TO SHARE, LEARN OR BE UNCOMFORTABLE

- Know that what is being said may not be easy to hear, but part of understanding and listening is to understand.
- Create space for your employees to talk.
- Ask what your people are feeling right now. Ask them to tell you how this is impacting them, hear their stories.
- Stop and listen before speaking or commenting.
- Be thoughtful.
- Embrace the discomfort.
- Be bold, courageous, and empathetic.
- Share what you are doing with your customers, vendors, and guests so they know your plan and your standards.

### 2.) CREATE A FORUM AND PLATFORM HOLD FORUMS WHERE THE LEADERS SPEAK AND OPEN THE CONVERSATION.

- Determine ground rules before heading into the discussion; this is helpful for participants and conversation.
- Create DEI task forces or committees.
- Create peer groups to leverage everyone's thoughts and to understand your current state.
- Conduct surveys or polls to keep your finger on the pulse.
- Add race to your agenda.
- Celebrate diversity and ask your employees what this would look like.

### 3.) REVIEW AND UPDATE YOUR POLICIES AND PROCEDURES, WITH A DIVERSITY LENS

- Review your mission and values, read it with a lens of diversity. What message does it tell?
- Review your job descriptions, specifically looking at the wording and qualifications
- Where are you recruiting from, is it a referral program or indeed only? Are they "like" candidates?
- Look through your handbook. Do you have a

diversity and respect boundaries policy?

- Review your interview process, who is part of the interviews, and why?
- Understand how and why you promote or plan your succession planning?
- What are the diversity or unconscious bias trainings and sessions you require your employees to attend?
- Most importantly, are you fair and consistent following policy and process justly?

### 4.) HOLD YOURSELF ACCOUNTABLE, TO BE PART OF CHANGE

- Pick up a book, read an article, listen to a podcast.
- Have a courageous conversation, and ask questions.
- As a leader, refrain from asking your black, brown, or employees of color: what can I do, what you think the company should do, how I make this better. Rather, do your homework, research, and come up with solutions. For every failure, there will be a win, do better next time.
- If you are more educated on race and anti-racism or have your own story to tell, I encourage you to tell it if and when able. Your voice will help make the movement needed.
- Be a part of the live sessions or webinars which are attended mostly by brown, black, and people of color. You will hear, grow, and understand.
- Hold yourself accountable to educate yourself and shift thinking to make a movement. Every step, every shift changes the path and the storyline.

You and your employees are working in an environment and living in a world that may be one of the most challenging times. More than ever, it is essential to allow discussion and conversation to happen, around race, anti-racism, inequities, black lives matter movement, police brutality, policy, and the police who continue to support our communities.

*What is for sure, leaders need to do better, training, approach, conversation, policy, and process; it needs to change, and you are in a position to do just that, aren't you? What can you do today that you were not doing yesterday? Should you want resources relates to anti-racism and allyship, e-mail [Meghan@steinberghr.com](mailto:Meghan@steinberghr.com)*

*From the desk of*

DAVID SNELL



As I write this, the commonwealth has entered into Phase 2, Step 2 of Reopening Massachusetts. For us at ACTSmart IT, that means that all of our clients are able to reopen with some restrictions. A step closer to Phase 4, The New Normal. All along the way, we have been helping our clients with their challenges to adjust and adhere to the new policies and procedures.

To say a lot has changed over the last 3 months is an understatement. We're updating our records with new and revamped contact information as we've seen modification to employees working in and/or remotely in many businesses.

Does Your Future Include a Remote WorkForce?

Now that we are all working towards new, usual and customary practices and procedures in our work-life, it's time to assess what is working, what isn't working and what we need to fix, fine-tune or simply live with for the time being.

When so many were given hardly a moment's notice and were forced to work from home, they "made do." They cleared space, set up their laptops on the dining room table, took out their cell phones, and got to it. It's three months later and many are still there.

The good news – working from home isn't so bad for the employee or the company. For most, productivity hasn't suffered and there's a cost savings benefit when there's no commute for the employee and the business has less expenditures in utilities and incidentals like coffee, water, and supplies that add up. Many business owners that we are talking with are considering a move to a smaller office space or no office space at all in the future!

For employees to make the most of their new "office space" and be as productive as they were in the office, they may need more equipment – another monitor or a VOIP phone just like the one on their desk at the office. Our people took their VOIP phones home to use during their lockdown; it was so much easier than using their cell phones! If they are able to upgrade their internet, that could be a significant boost to performance, too.

We have seen that a few very quick (less than 5 minutes) Zoom calls during the day help keep everyone feeling connected. We have a morning huddle at 8:30 every morning. We have a checklist every day that includes the status of yesterday's tickets, where anyone may be "stuck," and any other information that the team should know. Our 11:30 and 3:30 "stand up" meetings are 5-minute check-ins where anyone can report if they need any help or guidance. These three daily meetings keep the team running as a team.

For quick and effective communicating between meetings, our team uses Slack. A question or comment can be thrown out to the whole team or directed at a specific member. It's not business every minute, though. Everyone participates in banter that makes it feel like a family.

WFH isn't for everyone, though. Pam is the first to admit that she is not productive away from the office, at least in the traditional sense. She is the employee that bosses might imagine their WFH force to be; the laundry, making dinner and other distractions have given her the realization that she is much more focused when working at her desk. No matter where she is physically, Pam is always innovating and devising new ideas to set our company apart from all others. Something she sees, reads or encounters can start her on a mission to bring this experience to our clients. She implements best from her desk at work.

For more "Work From Home" recommendations, check out our Facebook page, <https://www.facebook.com/ACTSmart> every Wednesday for our weekly postings "Work From Home Wednesday." You can also download our Free Report on our website at [ACTSmartIT.com/work-from-home-download](https://ACTSmartIT.com/work-from-home-download)

Let's see what next month brings...

- David

# Estate Planning Post COVID-19

by Attorney Mark Greene, Mark Greene & Associates | MarkGreeneLaw.com

Although contemplating serious illness or our mortality may be difficult, you should sit down and think about what's going to happen after you're gone, because like it or not we are all going.

And with the current coronavirus pandemic hospitalizations and death toll being reported daily, many people are now thinking about their health care options and final wishes. That is why estate planning is so important. It gives you the opportunity to control how you will provide guidance for those nearest and dearest to you, and also lets you dictate healthcare choices ahead of time.

Do not believe this myth: "Making a will or health care proxies is for new parents, the elderly, or people with health problems". While all those people should certainly have wills to make sure their wishes are followed, they are not the only ones. Wills, powers of attorney and health care documents are essential documents for all adults. Having an estate plan is just the right thing to do for you and your family, no matter your age or current health status.

Now, just must be is an excellent time to act on those thoughts. Here are a few documents that everyone over the age of eighteen, should have not only to protect themselves but to bring relief to loved ones by making your own health decisions and making final wishes, rather than leave those decisions to others.

So, in short, here are the documents that we all need while we are still on the planet:

**Health Care Proxy** – this document appoints a health care agent to make health-care decisions on your behalf in the event that you are unable to make those decisions yourself.

**HIPAA Privacy Release** – this document allows your health care agent to access your medical records, so they can make an informed decision and get a second opinion, etc.

**Living Will** – this document makes it clear that if you are in a persistent vegetative state that you do not wish to be kept alive by artificial means. This makes your wishes clear to your health care agent and the medical authorities.

**Durable Power of Attorney** – this document appoints an agent to handle your financial affairs in the event that you are unable to manager your affairs yourself.

**Testamentary Will** - this document controls the disposition of an individual's ( not held jointly) property upon death. To avoid the world of Probate, the benefits of a Revocable Trust are an interesting tool. It would provide that husband and wife, for example, as trustees, have complete control over any assets held in the trust. Upon the first to pass the assets of the trust will break down into sub-trusts to take advantage of the decedent's exemption amount in order to minimize estate tax, if applicable. Upon the survivor's demise, the assets of the trust could be held in trust for the children's benefit ( if any).

It is such a natural instinct to want to jump in and help our loved ones in a medical emergency. Yet without these documents in place, spouses could be helpless spectators of their adult child or other loved one's care if they are incapacitated and unable to speak for themselves, or worse pass away.

Fortunately, this situation is entirely avoidable by creating these documents before anything happens. And we all are quite aware now of how quickly the world can change. Stay safe.



*We at Mark Greene & Associates, attorneys & family counselors are a complete family practice located right here on the South Shore. For hundreds of our clients, MG&A is the first call that they make when they need quick legal advice, or an attorney from time to time, whether it's to help with the purchase of a new home, the breakdown of a marriage, the death of a family member, helping with wills and other estate planning documents, or caring for an elderly parent's legal needs. Our clients understand that we are knowledgeable, caring and tenacious advocates. Call us at (781) 792-0202*

# Ideas For Running Your Business Online In The New Normal

by Kevin McNally, [www.InteractivePalette.com](http://www.InteractivePalette.com)

Few can argue that Covid-19 has had a profound, transformative impact on businesses. Disruptions from the current and future outbreaks will likely continue for a long time, perhaps even indefinitely. With that in mind, it's worth exploring ways and coming up with fresh ideas to adapt your business model to the new normal.

## IMPROVE YOUR COMPANY WEBSITE

Much like your home or car requires maintenance and renovations, the same principle applies to your company website.

If you haven't made any moves to improve or upgrade your website in years, now is an ideal time to review what improvements can get your site up to speed.

Areas worth double-checking for potential upgrades include:

**Secure Connectivity** - With the incidence of unauthorized website access on the rise, ensuring that your website has a correctly configured SSL/TLS certificate is critical. (If you're unsure whether your site is secured, type your website address in the URL bar. If you see a padlock icon, this means your site is secured.) A secure website keeps data in transit safe from keyloggers and other malicious attacks that potentially put your data at risk.

**E-Commerce Capabilities** - While the COVID-19 crisis applied pressure to many businesses, companies with E-Commerce capabilities could offset some of their losses by utilizing an E-Commerce platform and selling online. Even with lockdown orders in place, vendors can still sell gift certificates or products that are eligible for shipping.

**Responsive Design** - These days, eclectic sites built on outdated platforms isn't as appealing and exciting as they were a few years ago.

Today, more people than ever before use Smartphones and other mobile devices to access the internet, so having a responsive design is more important than ever before.

To check to see if your current website has a responsive design, type your website address into a web browser using multiple devices. If the site automatically adjusts to fit correctly on each of these screens, you likely already have a responsive website.

**Analytics And Website Tracking** - Without website analytics and tracking protocols in place, getting an idea of

what's working and what isn't on your site is challenging.

Installing an analytics program helps you get a better understanding of the keyword phrases you see traffic from, as well as where your website pages rank on the major search engines. Using this data, you can put together a strategy to improve these rankings.

This data collection might include A/B testing of landing pages, web page content, or even a different placement of urgent "call to action" buttons or links.

Often, a few tweaks to your pages and some off-site factors can help lift your rankings and improve your conversion rate.

**Marketing Strategy** - Having a robust marketing strategy in place helps you keep in touch with your prospects, leads, and contacts even during a downturn. Nurturing your list can help with retaining your clients and "keeping them in the loop" about your operating status.

## ADJUST YOUR PLAN AS NEEDED

If Covid-19 could adversely impact your business, it's worth creating a proactive action plan. Hoping that things go back to the way they were isn't realistic.

Fortunately, the government has created multiple sources of official Covid-19 news, so staying on top of critical developments in the fight against this health threat is easy. Pay attention to spikes in cases and follow the updates so that you know what's going on and that you're prepared to take action.

If you know your sales and revenues are getting impacted negatively, it's essential to make hard decisions fast.

For instance, if your physical storefront isn't producing sufficient revenues, shifting to an online sales platform helps leverage your online presence and help you preserve sales that you might not have otherwise.

## TAKE ADVANTAGE OF PROGRAMS FOR SMALL BUSINESSES

Part of the government's response to Covid-19 has been to set up resources and programs for business people. Whether you seek a Small Business Administration (SBA) loan or other forms of financial assistance, it's worth exploring available options to protect your business interests in a downturn.

Further, the U.S. Chamber of Commerce has published a comprehensive guide for businesses dealing with Coronavirus. Most states are already in the reopening phase, so learning about the recommended steps is worth doing. Keep in mind each state publishes its own set of rules, so it's essential to follow them to remain compliant.

Familiarizing yourself with local, state, and federal guidelines keep everyone healthier and reduce potential exposure to liability.

### **FLEXIBILITY IS A GREAT STRENGTH**

Unfortunately, there are no firm timelines for when the Covid-19 crisis will officially end. So far, there is no clear consensus when businesses and people go back to living their life as they did before the outbreak. That means patience and flexibility will be valuable assets for everyone navigating these uncharted waters for the foreseeable future.

If a second and third wave hits, everyone could face more lockdown orders. This potential opens up a whole array of issues, making planning all the more difficult. However, taking steps to solidify your online presence and your business plan can help safeguard your company if another lockdown order gets issued later.

Many companies will need to deal with a multitude of issues on an ongoing basis. The crisis is causing many disruptions for workers and companies alike, which isn't likely to change anytime soon. Having a contingency plan to handle unexpected interruptions to your operations is critical to survival.

Lowering expenses, fine-tuning your gameplan, and looking for creative solutions to handle the challenges of a changing operating environment marketplace helps your organization thrive when things become more challenging.

### **PLAN FOR THE LONG TERM**

It's safe to say that businesses across a broad spectrum of niches and industries are feeling the impact of Covid-19.

However, by taking proactive measures now, you can make the preparations you need to thrive in a changing business environment.

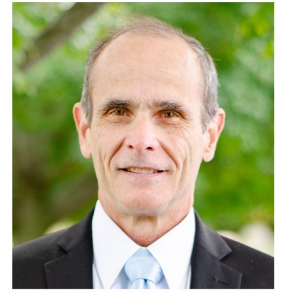
Interactive Palette is dedicated to helping companies of all sizes launch or improve their existing online presence. If you could use a hand with any web development services, contact us to discuss your project requirements.



*With a strategic plan in place, you can take advantage of this time to regain your grounding - especially if others in your industry don't commit in the same way. Interactive Palette is ready to help you futureproof and capitalize on your online presence. Contact us today for a free consultation. Call 781-930-3199 or email [kmcnally@interactivepalette.com](mailto:kmcnally@interactivepalette.com)*

# Need to Terminate Employees or Cut Pay During Covid-19?

by Attorney Brian Hatch, [www.HatchLegalGroup.com](http://www.HatchLegalGroup.com)



No one likes to do the dirty work of firing employees or cutting pay during Covid-19. But in the current slashing of income during the pandemic we are going through, it will eventually be necessary just for a business to stay afloat. How do you terminate employees legally you can no longer afford? Or cut their pay?

There have been some life-savers thrown to employers to try to save the jobs of employees who otherwise would have been laid off permanently during a business closure. Many employers have furloughed their employees to allow them to collect unemployment benefits but still maintain their positions after the immediate crisis is over. The Paycheck Protection Program allows employers credits if they agree to rehire those employees. But what if you need to terminate those employees because your business just can't keep in business when they come back? Times are slow now, but there is no guarantee business will pick up, especially to Pre-COVID-19 levels. Even with government bailouts, there might not be enough help to save all employee's positions.

Terminating these employees can be painful, but it is necessary, and there are legal ways to do it. First, the ways not to do it must be stated. There cannot be intentional discrimination on the basis of age or disability or race or another protected class. There can be a fine line to tread when a governor's directives caution not to urge older employees to become too active in the workplace because of their increased risk with their age group. For that reason, check with the older employee to see if they have any underlying condition which would make them even more at risk than just because of their age. Perhaps conditions like asthma, diabetes, or some other condition that is not considered a disability (if they do not interfere with an essential life function, especially when fully controlled) under the ADA is a reason other than age to consider telling an employee that they may have greater risk in the workplace to get sick. If it is a condition that has to be accommodated before the virus hit then it shouldn't be considered as part of a decision to terminate, however.



Along the lines of discussing protected classes for disability law purposes, is a COVID-19 positive test a disability under the ADA? Most likely no, since it is a temporary condition and having it is a safety hazard to others in the workplace. Allowing a COVID-19 positive employee or someone who has been in constant close contact COVID-19 positive persons, in the workplace could be an OSHA violation and against the employer, obligations to keep the workplace hazard-free. With more and more contact tracing becoming the norm, there are going to be questions of how far removed from the risk of contagion by an employee has to be before they cannot be in the workplace under OSHA regulations. But OSHA is a fallback excuse for employment termination if they are fearful of creating a hazardous workplace, as long as it is not abused.

Cutting the pay of an employee because of a lack of income requires a similar analysis regarding discrimination under other employment laws. But "business reasons" are usually a very legitimate defense to cutting someone's pay, even if they are a protected class. Other concerns enter in here too, however. If the employee is on leave under FMLA they are protected from termination and must be returned to their previous position or a similar position with similar pay. Massachusetts laws regarding family leave don't take effect until January of 2021, but they also protect workers who use that state law, which has been funded by both employer and employee contributions for some time now. Remember, however, that once FMLA leave is up, those protections disappear. Also, employers who can show legitimate business reasons have some protection as long as they don't intentionally fire or cut the pay of an employee just because they took an FMLA leave.

Protections under the Families First Coronavirus Response Act (FFCRA) also exist for employees who wish to return to work. But this protection is not absolute, and if it appears that an employee is using that act, not for legitimate COVID-19 related reasons, then they can be terminated. Employees abuse COVID-19 protections and also tend to exaggerate their fears of returning to the workplace without a justifiable reason. If their fears are unjustified or their reasons not true then they can be let go. The standard is what would a reasonable person think is enough fear to not come back or in the employer's case, is the employer's thinking reasonable when they consider the employee's fears illegitimate? Once again, the subject of disability surfaces if the fear of an employee is related to a mental diagnosis by a physician.

Releasing employees or cutting their pay is an emotionally charged decision that is sometimes tortuous for a good employer to go through. But most employment attorneys will tell you that if there are legitimate business reasons for doing so, there are sometimes excuses, at least legally, to make that tough decision.

*Hatch Legal Group is a full service law firm for all your business and personal legal needs. If you need effective representation in Massachusetts in both litigation and other legal services, count on Hatch Law Offices, represented by Attorney Brian Hatch, who has 27 years of experience in the legal field.*

# PROPHYLAXIS – The Fifth P in Marketing

by Bernie Heine, [TheProfessionalBusinessCoaches.com](http://TheProfessionalBusinessCoaches.com)

PROPHYLAXIS: the prevention of disease or control of its possible spread.

So, you want to reopen your business! There's only one issue facing every business everywhere right now: How to ensure people know they won't become sick and possibly die because they come into contact with your enterprise. We cannot go back to "business as usual"; COVID-19 is still out there and will be for the medium term. Because of health fears, employees and customers will opt out of face-to-face meetings in offices, UNLESS we make them feel safe.

We must add a whole new feature of social distancing into our products. A whole new aspect of "disinfection" to our services. It will be costly, and it will take time, so the sooner we begin the better. But remember: It is also an opportunity to take the lead in your sector and to enhance trust in your reputation and brand. The 4 Ps of marketing have to become 5... price, product, packaging, placement, and prophylaxis.

Read on below for the 4 steps to apply this 5th P.

4 Steps towards the NEW NORMAL business

Step 1 to reopening your business is to

assess this new business environment and evaluate the impact of all of the changes you deem necessary to achieve 100% health confidence in your company from your employees and customers. There are 4 phases to achieving this first step...

- Understand that "COVID-proofing" your business environment is the ONLY solution to ensuring people know they won't become sick and possibly die because they come into contact with your enterprise.
- Personally lead a whole company consultation on adapting your business in this time of the pandemic. This demands that you engage ALL of your employees in drawing up a "solution-impact" diagram. The solution we need to get to is that everybody feels (and in reality IS) physically safe in our hands. The aim is to generate as many ideas for achieving 100% confidence as are necessary.
- Organize each idea generated by your solution-impact consultation into categories. As a guide only, we suggest 6 (as per the diagram below.)
- Rank in priority order the ideas you will implement. Some criteria to

consider when prioritizing suggestions for action could be: How far will each idea go in achieving 100% confidence in our prophylaxis measures? How much will it cost? How easy or difficult will it be to implement? Allocate teams to get them done.

Step 2 is to embed all of your prophylactic adaptations into "new normal" business and revamp your business plan in line with the necessary changes that will bring employees and customers back at the same time as you ensure their health and safety.

Step 3 is to appraise all sources of funding and finance because we are all going to need help to get our businesses going again.

Step 4 is to create contingency plans, because we know this can happen again. Hope for the best and plan for the worst by taking the most pessimistic economic and public health forecast as your baseline measure.

This month, all U.S. states are easing "stay at home" orders, but our offices and work facilities can have no semblance of normality until we all learn how to be safe. It is up to business leaders everywhere to rise to this challenge.

## ACME INSURANCE CO. – YOU'RE SAFE IN OUR HANDS!

SUPPLIERS	EMPLOYEES	CUSTOMERS	100% confidence. You won't catch COVID from us! GUARANTEED!
<ul style="list-style-type: none"> <li>• Trade assoc. guidance</li> <li>• Copy UPS/DHL/USPS</li> <li>• Notify all re decontamination procedure</li> </ul>	<ul style="list-style-type: none"> <li>• Video conference training</li> <li>• Rehire only the best</li> <li>• Car park/outdoor meetings</li> </ul>	<ul style="list-style-type: none"> <li>• Car park/outdoor meetings</li> <li>• Premium holidays for laid off customers</li> <li>• Constant occupancy discount?</li> <li>• Key employee insurance?</li> </ul>	
MONEY	MATERIALS/FACILITIES	METHODS/SOPS	
<ul style="list-style-type: none"> <li>• Cashflow and price review</li> <li>• PPP, SBA bank contacts</li> </ul>	<ul style="list-style-type: none"> <li>• Separate entry and exit hygiene areas</li> <li>• Masks/gloves/sanitizer. Branded?</li> <li>• HEPA filters on office air</li> <li>• x2 sq feet per person?</li> </ul>	<ul style="list-style-type: none"> <li>• Decontamination delivery area for supplies</li> <li>• Masks a must. Hourly handwashing</li> <li>• In-out decontamination every time.</li> <li>• Telemarketing investment</li> </ul>	

## SPECIAL EDITION

- **Conversation, Discomfort, Accountability**
- **Estate Planning Post COVID-19**
- **Ideas For Running Your Business Online In The New Normal**
- **Need to Terminate Employees or Cut Pay During Covid-19?**
- **PROPHYLAXIS – The Fifth P in Marketing**

To sign up for our FREE monthly newsletter go to [www.ACTSmartIT.com/newsletter](http://www.ACTSmartIT.com/newsletter)

# Malicious Chrome Extensions Downloaded Nearly 33 Million Times

From David's Tech Talk Radio Spot on 95.9 WATD Every Tuesday Morning at 8:10am



Google has removed 106 malicious and fake Chrome extensions being used in a global eavesdropping campaign.

The threat was spotted by Awake Security, which detected 111 of the malicious extensions over the past three months. When it notified Google of the issue last month, it claimed that 79 were present in the Chrome Web Store, where they had been downloaded nearly 33 million times.

Figures for the others not in the official marketplace are hard to calculate for obvious reasons.

"These extensions can take screenshots, read the clipboard, harvest credential tokens stored in cookies or parameters, grab user keystrokes (like passwords), etc," it said in a report detailing the investigation.

After analyzing more than 100 networks across financial services, oil and gas, media and entertainment, healthcare and pharmaceuticals,

retail, high-tech, higher education and government organizations, Awake discovered that the actors behind these activities have established a persistent foothold in almost every single network.

Spoofed to appear legitimate, the extensions all sent the data they harvested back to 'legitimate' domain registrar GalComm, which Awake argued "is at best complicit in malicious activity."

Those behind the campaign have worked hard to ensure an almost 100% success rate, evading enterprise security proxies, Anti-Virus and other defenses.

One reason for this appears to be a smart method for filtering/blocking requests used by this attack campaign. If the client is connecting to the domain from a broadband, cable, fiber, mobile or similar fixed-line ISP type of network, then the client will be delivered the malicious payload. This allows all normal users and enterprises to pass through the filter.

If the connection is coming from a data center, web hosting service, transit networks, VPN or proxy, the request is redirected to a benign page.

In some cases, efforts were made to bypass the Chrome Web Store altogether.

They do so by loading a self-contained Chromium package instrumented with the malicious plugins. As most users don't recognize the difference between Chrome and Chromium, when prompted to make the new browser their default, they frequently do – making their primary browser one which will happily continue to load malicious extensions from other GalComm related sources.

To check what extensions are installed in Chrome, click on the 3 dots in the upper right of Chrome then click "settings" and in the menu on the left you should see "extensions". Click into extensions to review them by clicking on "details". If you do not recognize or use a particular extension, click to remove them.