Jim Bourke
CPA.CITP.CFF.CGMA

- Partner at WithumSmith+Brown
- Responsible for overseeing all technology issues and operations for the Firm's 14 offices and over 800 employees
- Named by *Accounting Today* as one of the Top 100 Influential People in the Accounting Profession
- Named *by CPA Practice Advisor* as one of the Top 25 Thought Leaders in Public Accounting Technology
- Past President NJSCPA
- Past AICPA Board Member & Member of AICPA Council

AGENDA

Update on Technology For the Profession

Cloud / Social / Mobile

The Millennials and their view on Technology

The Millennials

- Also known as the Y Generation
- Born early 1980s to early 2000s
- Oldest are in their early 30's and the youngest are just hitting college!
- This is YOUR staff!!
- Also known as "Generation We", "Global Generation", "Generation Next", "Echo Boomers"

Millennials expect technology to simply work – so you'd better make sure that it does.

They've grown up with digital devices that bundle communication, entertainment, shopping, mapping and education all in one. From an early age, smartphone use has been the norm. Millennials have always had Internet at home and in school. MP3 players have long offered them ubiquitous music options.

Millennials are a social generation— and they socialize while consuming (and deciding to consume) your products and services.

Millennials are a sociable generation. And for Millennials, this sociability is expressed online as well as in real life ("IRL"), particularly in the many arenas where online and offline activities and circles of friends overlap. Offline, Millennials are more likely than other generations to shop, dine and travel with groups, whether these are organized interest groups, less formal groupings of peers or excursions with extended family, according to Boston Consulting Group data. Online, their sharing habits on Facebook, Snapchat and other social sites, and the opinions they offer on Yelp, TripAdvisor and Amazon reflect their eagerness for connection, as do their electronic alerts to friends and followers (via Foursquare et al.) that show off where they are, where they're coming from and where they're headed—online alerts that reflect and affect behavior in the physical world.

The Most Surprising Group They Socialize With? Their Parents

Here's a revolutionary fact about Millennials: They get along with their parents. Teenagers today get into fewer fights with their parents than Mom and Dad did with theirs as teens. Six out of 10 teens eat with their family four or more nights per week. Incredibly, 85% of teens name one of their parents as their best friend, rather than naming a peer. And more than a third of Millennials of all ages say they influence what products their parents buy, what shops and restaurants they visit and what trips they take.

They collaborate and cooperate – with each other and, when possible, with brands

Millennials have a positive, community-oriented "we can fix it together" mindset. Millennials want everyone to get along, and they think everyone should be able to. Parents and educators throughout their childhood emphasized collaboration and cooperation, as did even the shows they grew up with: Millennials cut their TV teeth on the collaboration-themed educational television shows *Bob the Builder*, *Blue's Clues* and *Barney and Friends*.

They're looking for adventure (and whatever comes their way)

Millennial customers crave the joy of adventures and discoveries, whether epic or everyday. Millennials often view commerce and even obligatory business travel as opportunities rather than burdens, due to the adventures that can be had along the way. I'm reluctant to chalk up this phenomenon to youthful wanderlust alone, because the breadth of experiences this generation craves suggests there's something more at work:

- When shopping, they prefer an "experiential" retail environment, where shopping is more than a transaction and the pleasure of being in the store isn't limited to the goods that customers take home.
- Far more Millennials than non-Millennials report a desire to visit every continent and travel abroad as much as possible.
- More than twice as many Millennials as those in other age brackets say they are willing "to encounter danger in pursuit of excitement."

They're passionate about values– including the values of companies they do business with

Millennials are a highly values-driven generation, specifically in terms of the values... the values that relate to good citizenship. This can be attributed to their upbringing. While growing up, "young Millennials were revered, praised, sheltered, befriended and carefully guided by their parents to lead well-structured lives based on adherence to clear and mutually agreed-upon rules. This has produced a generation of young people that is, by most measures, accomplished, self-confident, group-oriented and optimistic." Boomer parents have taught their children that every voice matters, that bullying is bad and equality is worth fighting for, that it takes a village. In large part, this generation polls as a gentle, loving generation; specifically speaking, polls conducted at a similar age with previous generations displayed less of these civic-values inclinations.

TAX RETURNS
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Username:
Password:
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Forgot username or password?
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Upload
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As a valued client, you get a secure, password-protected portal to store and access your important financial documents from anywhere at any time.
Whether you're at work, at home, or on vacation, you always have access to your tax returns, financial work papers, or accounting database.
This portal also allows us to work together efficiently by securely exchanging working documents, scanned receipts, and very large QuickBooks files.
Check out this video to see the portal in action. See how to use the SecureSend feature to quickly and easily send files to the secure portal environment. (View client portal security measures.)
To start using the client portal please log in above or register here.
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Using the
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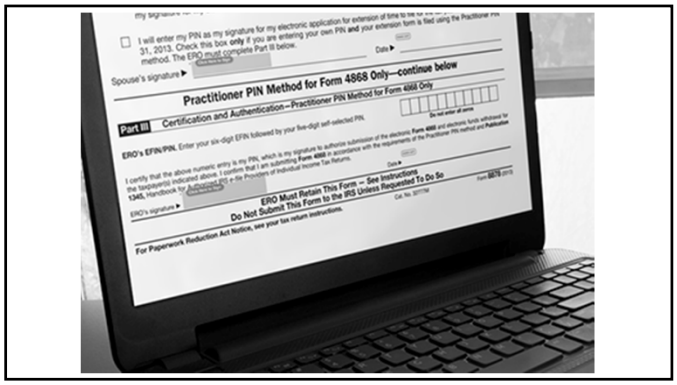
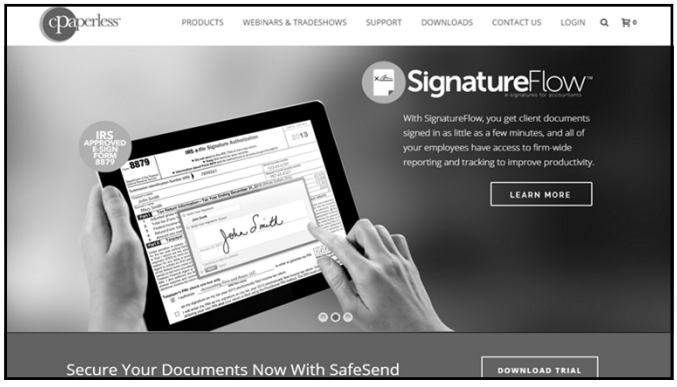

I will enter my PIN as my signature for my electronic application for extension of time to file
31, 2013. Check this box only if you are entering your own PIN and your extension form is filed using the Practitioner PIN
method. The ERO must complete Part III below.
Spouse's signature ▶
Practitioner PIN Method for Form 4868 Only—continue below
Part III Certification and Authentication—Practitioner PIN Method for Form 4868 Only
ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN.
Do not enter all zeros
I certify that the above numeric entry is my PIN, which is my signature to authorize submission of the electronic Form 4868 and electronic funds withdrawal for
the taxpayer(s) indicated above. I confirm that I am submitting Form 4868 in accordance with the requirements of the Practitioner PIN method and Publication
1345, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.
ERO's signature ▶
Date ▶
ERO Must Retain This Form — See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So
Form 8879 (2013)
For Paperwork Reduction Act Notice, see your tax return instructions.
Cat. No. 20779M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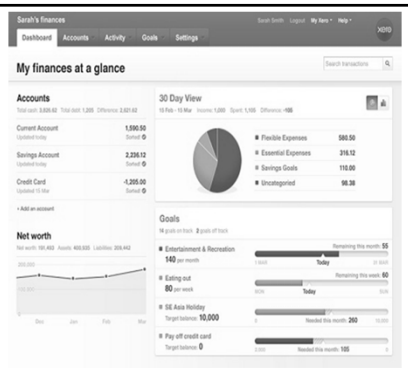
CLIENT ACCOUNTING IN THE CLOUD

Intacct.



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NEW IN THE "BIG DATA" SPACE

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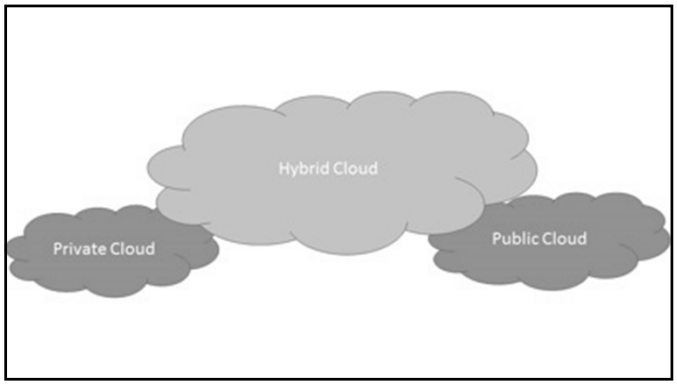
Compare Office 2016 as a one-time purchase to an Office 365 subscription

	ONE-TIME PURCHASE (EXAMPLE: OFFICE HOME & STUDENT 2016)	OFFICE 365 SUBSCRIPTION (EXAMPLE: OFFICE 365 HOME)
COST	*PAY A SINGLE, ONE-TIME COST*	*PAY A SMALL MONTHLY FEE, OR SAVE BY PAYING FOR A FULL YEAR*
Office applications	Get Office 2016 applications, like Excel, Word, and PowerPoint. Your apps won't be updated when new features are released.	Get the latest version of Office applications, like Excel, Word, PowerPoint, and Outlook. Right now that's Office 2016, but your version will continue to receive new feature updates. PC users also get Access and Publisher.
Feature updates	Security updates are included, but you won't get new features that are added to Office 2016. Upgrades to major releases are not included.	Your version of Office will always be improving. Get the latest features and updates from Microsoft. Major upgrades to future versions are included.
Install Office on more than one computer (Mac or PC)	One-time purchases are designed for a single operating system, so your copy of Office is good for either one Mac or one PC.	With Office 365 Home, you can install Office desktop applications on up to 5 computers, which can be a combination of Macs and PCs. If you don't need all of those installs, share them with members of your household.

Google Apps for Work
Google Apps


Hybrid Cloud
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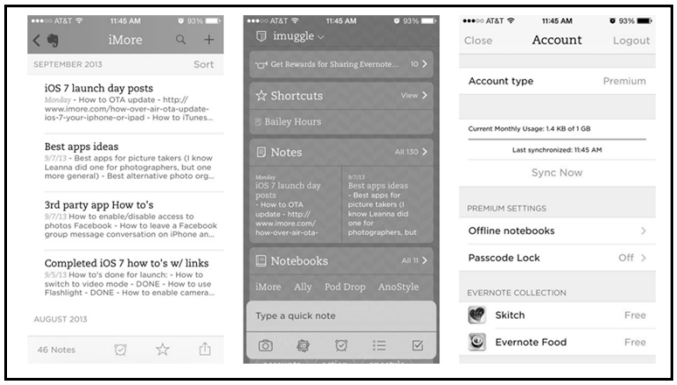
THOMSON REUTERS

Wolters Kluwer

Good morning.
Netflix is suddenly available in almost every country in the world.
Almost every?
Yeah, it's still not available in China, North Korea, and Syria. CEO Reed Hastings said it could take "many years" to launch Netflix in China.
What's the strategy?
Next
You're all caught up! Check back later.


iMore
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46 Notes
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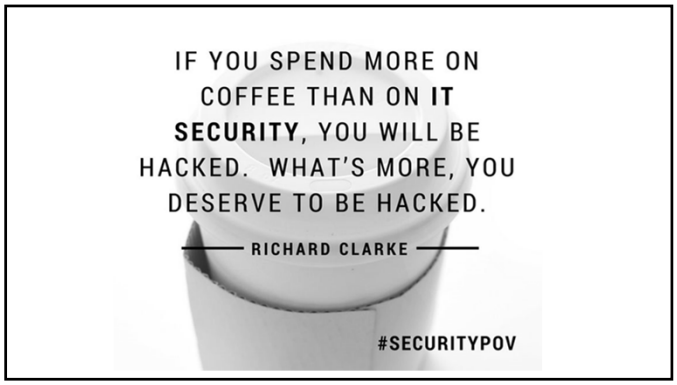
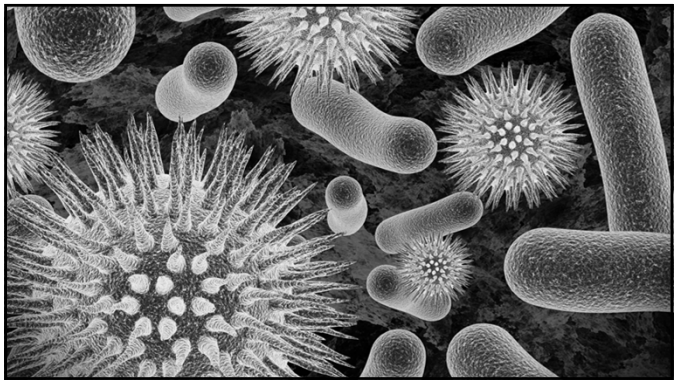
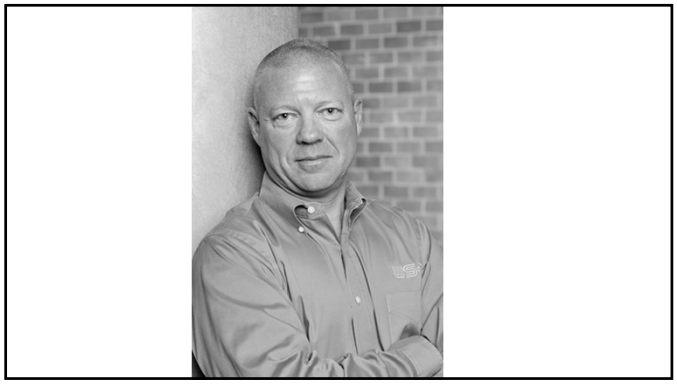
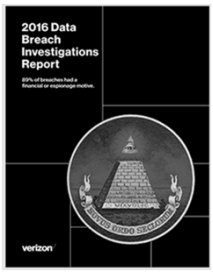

IF YOU SPEND MORE ON COFFEE THAN ON IT SECURITY, YOU WILL BE HACKED. WHAT'S MORE, YOU DESERVE TO BE HACKED.
RICHARD CLARKE
#SECURITYPOV



VIRUS



Released April 2016, the report found after examining 64,199 incidents and 2,260 breaches in 82 countries that 63 percent of confirmed data breaches involved leveraging weak, default or stolen passwords. And despite awareness training, a lot of employees still can't recognize phishing messages.



http://www.verizonenterprise.com/resources/reports/rp_DBIR_2016_Report_en_xg.pdf

splashdata

RANK	PASSWORD	CHANGE FROM 2014
1	123456	Unchanged
2	password	Unchanged
3	12345678	1 ↗
4	qwerty	1 ↗
5	12345	2 ↘
6	123456789	Unchanged
7	football	3 ↗
8	1234	1 ↘
9	1234567	2 ↗
10	baseball	2 ↘
11	welcome	new
12	1234567890	new
13	abc123	1 ↗
14	111111	1 ↗
15	1qaz2wsx	new
16	dragon	7 ↘
17	master	2 ↗
18	monkey	6 ↘
19	letmein	6 ↘
20	login	new
21	princess	new
22	qwertyuiop	new
23	solo	new
24	password	new
25	starwars	new

lifehacker

PASSWORD RULES

The longer the password, the harder it is to crack. Consider a 12-character password or longer.

PASSWORD RULES

Avoid names, places, and dictionary words.

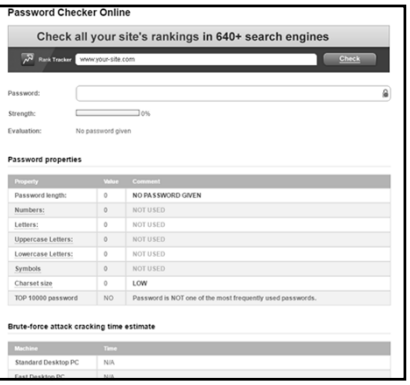
PASSWORD RULES

Mix it up. Use variations on capitalization, spelling, numbers, and punctuation.

FACT

Crackers use different dictionaries: English words, names, foreign words, phonetic patterns and so on for roots; two digits, dates, single symbols and so on for appendages. They run the dictionaries with various capitalizations and common substitutions: "$" for "s", "@" for "a", "1" for "l" and so on. This guessing strategy quickly breaks about two-thirds of all passwords.

http://password-checker.online-domain-tools.com/



JJebk?311198b

How do I remember this?

JJ – Represents my first initial and that of my wife
ebk – First initials for my children. They are in lower case because they are my children!
? – Because we are still asking ourselves why we decided to have 3 kids
311 – Because it is Mickey Mantle's rookie card and the only Topps baseball card that I do not own
198b – Because I started at WSB in 1986 but I changed the "6" to a "b" just to make it a little more complex

The above password is not a super complex password, but it is a password that is more secure that one which you would otherwise create. On another note, it is not my password, but it is one that only I could easily remember!

Some applications do not allow for the use of special characters in your password and some do.

FOUR METHODS FOR CHOOSING AN UNBREAKABLE PASSWORD

Bruce Schneier Method

SECURITY EXPERT BRUCE SCHNEIER PUT FORTH A PASSWORD METHOD BACK IN 2008 THAT HE STILL RECOMMENDS TODAY. IT WORKS LIKE THIS: TAKE A SENTENCE AND TURN IT INTO A PASSWORD.

THE SENTENCE CAN BE ANYTHING PERSONAL AND MEMORABLE FOR YOU. TAKE THE WORDS FROM THE SENTENCE, THEN ABBREVIATE AND COMBINE THEM IN UNIQUE WAYS TO FORM A PASSWORD.

WOO!TPwontSB = Woohoo! The Packers won the Super Bowl!

PPupmoarT@O@tgs = Please pick up more Toasty O's at the grocery store.

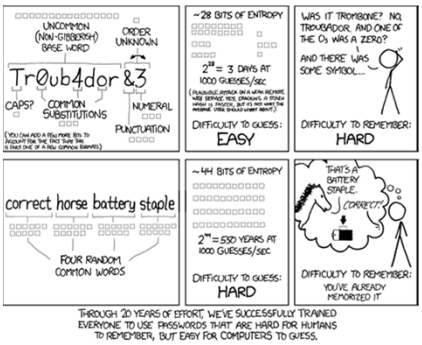
1tubuupshhh…imj = I tuck button-up shirts into my jeans.

W?ow?imp::ohth3r = Where oh where is my pear? Oh, there.

The Electrum Method

MANAGING A BITCOIN WALLET REQUIRES A HIGH LEVEL OF SECURITY AND A HUGE RELIANCE ON SAFE PASSWORDS. ENTER ELECTRUM. THE ELECTRUM WALLET OFFERS A 12-WORD SEED THAT LETS YOU ACCESS ALL YOUR BITCOIN ADDRESSES. THE SEED SERVES AS A MASTER PASSWORD FOR YOUR BITCOINS.

THIS TYPE OF PASSWORD IS ALSO CALLED A PASS PHRASE, AND IT REPRESENTS A SOMEWHAT NEW WAY OF THINKING ABOUT SECURITY. INSTEAD OF A DIFFICULT-TO-REMEMBER STRING OF CHARACTERS, YOU CAN MAKE A LENGTHY PHRASE INSTEAD.



http://xkcd.com/936/

YOU CAN START WITH A PHRASE SUCH AS "EVEN IN WINTER, THE DOGS PARTY WITH BROOMS AND NEIGHBOR KIT KATS." JUST MAKE SURE IT IS NOT A SIMPLE PHRASE OR A PHRASE TAKEN FROM EXISTING LITERATURE. YOU CAN GRAB 12 RANDOM WORDS, TOO: "PANTRY DUCK COTTON BALLCAP TISSUE AIRPLANE SNORE OAR CHRISTMAS PUDDLE LOG CHARISMA."

WHEN PLACED INTO A PASSWORD CHECKER, THE 12-WORD PASS PHRASE ABOVE SHOWS THAT IT WILL TAKE 238,378,158,171,207 QUADRAGINTILLION YEARS FOR A BRUTE FORCE ATTACK TO CRACK.

The PAO Method

MEMORIZATION TECHNIQUES AND MNEMONIC DEVICES MIGHT HELP YOU REMEMBER AN UNBREAKABLE PASSWORD. AT LEAST, THAT'S THE THEORY PUT FORTH BY CARNEGIE MELLON UNIVERSITY COMPUTER SCIENTISTS WHO SUGGEST USING THE PERSON-ACTION-OBJECT (PAO) METHOD TO CREATE AND STORE YOUR UNBREAKABLE PASSWORDS.

SELECT AN IMAGE OF AN INTERESTING PLACE (MOUNT RUSHMORE). SELECT A PHOTO OF A FAMILIAR OR FAMOUS PERSON (BEYONCE). IMAGINE SOME RANDOM ACTION ALONG WITH A RANDOM OBJECT (BEYONCE DRIVING A JELLO MOLD AT MOUNT RUSHMORE).

THE PAO METHOD OF MEMORIZATION HAS COGNITIVE ADVANTAGES; OUR BRAINS REMEMBER BETTER WITH VISUAL, SHARED CUES AND WITH OUTLANDISH, UNUSUAL SCENARIOS. ONCE YOU CREATE AND MEMORIZE SEVERAL PAO STORIES, YOU CAN USE THE STORIES TO GENERATE PASSWORDS.

FOR EXAMPLE, YOU CAN TAKE THE FIRST THREE LETTERS FROM "DRIVING" AND "JELLO" TO CREATE "DRIJEL." DO THE SAME FOR THREE OTHER STORIES, COMBINE YOUR MADE-UP WORDS TOGETHER, AND YOU'LL HAVE AN 18-CHARACTER PASSWORD THAT'LL APPEAR COMPLETELY RANDOM TO OTHERS YET FAMILIAR TO YOU.

Phonetics and Muscle Memory

1.Go to a random password generator site.

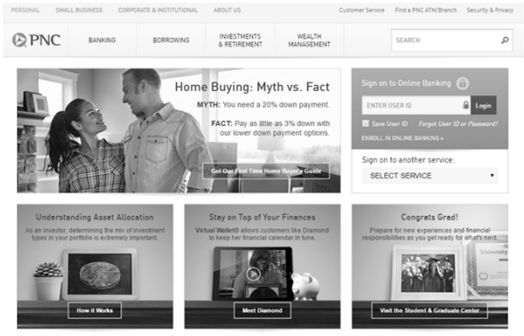
2.Create 20 new passwords that are at least 10 characters in length and include numbers and capital letters (and punctuation if you're feeling brave).

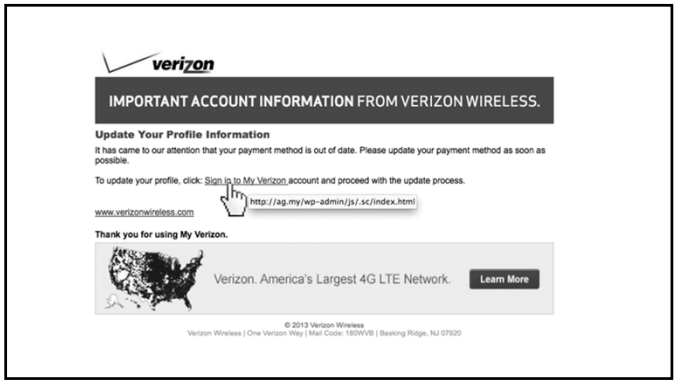
3.Scan the passwords, looking for phonetic structure—basically try to find passwords that you can sound out in your head. For example: drEnaba5Et (doctor enaba 5 E.T.) or BragUtheV5 (brag you the V5).

4.Type out the phonetic passwords in a text file, taking note of how easy they are to type and how quickly you can type them. The easy-to-type passwords tend to get stuck in my muscle memory quicker.

5.Keep the phonetic, muscle-memory passwords. Toss the rest. Print out your text file with password keepers.

After creating your super-secure password, there is still one huge, all-important step remaining: **Never reuse the same password and Never give it to someone else!**

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According to the new changes in our Service Agreement, any unverified account will be deleted from the system in 72 hours after receiving this notice.
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Tips to Protect Your Account NEW!
PayPal's world class fraud investigators share 5 important
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Learn how to spot and avoid fraudulent "spoof" emails and websites with PayPal's handy 5-step spoof tutorial.

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on behalf of
not an Amazon email address
(note the missing A in Amazon)
To:
Cc:
Subject: Suspension
amazon.com
Dear Client,
Generic non-personalized greeting
We have sent you this e-mail, because we have strong reason to belive, your account has been used by someone else in order to prevent any fraudulent activity from occurring we are required to open an investigation into this matter. We've locked your Amazon account, and you have 36 hours to verify it, or we have the right to terminate it.
To confirm your identity with us click the link below:
https://www.amazon.com/exec/obidos/sign-in.html
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Hovering over the link reveals it points to a non-Amazon site - "http://redirect.kereskedj.com"
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From: Dan Oakes <support@aicpa.org>
Forged email address
Subject: Income tax return fraud accusations.
Date: February 20, 2012 5:42:21 AM EST
To:
This link downloads malware.
AICPA American Institute of CPAs
Cancellation of Accountant status due to tax return fraud accusations
Valued AICPA member,
We have been notified of your alleged assistance in tax return fraudulent activity for one of your employers. According to AICPA Bylaw Paragraph 700 your Certified Public Accountant status can be terminated in case of the fact of presenting of a misguided or fraudulent tax return for your client or employer.
Please familiarize yourself with the complaint below and respond to it within 14 days. The failure to do so within this term will result in cancellation of your Accountant license.
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Secure Log On
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Password
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Forgot your User ID and Password?
Log on
CHASE HELPS KEEP YOU
SAFE AND INFORMED
Report Fraud and E-mail scams
Learn how to protect yourself
Find out how we protect you
Learn more about online fraud
Read tips for safe online shopping
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If you're not already using Chase Online to access your account, enroll now. Chase Online offers a broad range of products and services to manage your money.
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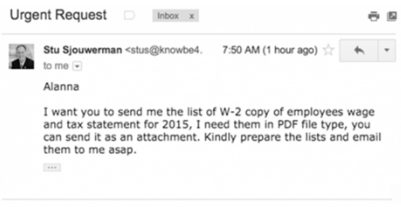
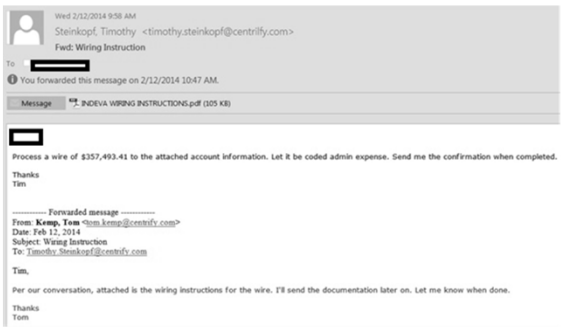

Urgent Request
Inbox x
Stu Sjouwerman <stus@knowbe4.
7:50 AM (1 hour ago)
to me
Alanna
I want you to send me the list of W-2 copy of employees wage and tax statement for 2015, I need them in PDF file type, you can send it as an attachment. Kindly prepare the lists and email them to me asap.


Wed 2/12/2014 9:58 AM
Steinkopf, Timothy <timothy.steinkopf@centrilfy.com>
Fwd: Wiring Instruction
To
You forwarded this message on 2/12/2014 10:47 AM.
Message
INDEVA WIRING INSTRUCTIONS.pdf (105 KB)
Process a wire of $357,493.41 to the attached account information. Let it be coded admin expense. Send me the confirmation when completed.
Thanks
Tim
---------- Forwarded message ----------
From: Kemp, Tom <tom.kemp@centrify.com>
Date: Feb 12, 2014
Subject: Wiring Instruction
To: Timothy.Steinkopf@centrify.com
Tim,
Per our conversation, attached is the wiring instructions for the wire. I'll send the documentation later on. Let me know when done.
Thanks
Tom

KnowBe4.com
Human error. Conquered.

Free
WiFi

BYOD
BRING YOUR OWN DEVICE

Secure
Monitor
Manage
Mobile Device Management

Thank You!

Jim Bourke, CPA.CITP.CFF.CGMA
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AUDIT TAX ADVISORY