Virtual Dynamics
MANAGED IT SERVICES

CYBER RISK · THE REAL BILL

The ransom is the tip. The invoice is the iceberg.

Everyone fixates on the ransom note. The expensive part is everything under the waterline: downtime, forensics, lawyers, notifications, and a team doing paperwork instead of their jobs.



ABOVE THE WATERLINE

$115K[2]
Median ransom paid, per the 2025 Verizon DBIR. The part that makes the headlines.

BELOW IT

$5.08M[1]
Average cost of a ransomware / extortion incident disclosed by the attacker.

$10.22M[1]
Average cost of a data breach in the United States. A record.

$4.44M[1]
Global average cost of a data breach, for perspective.

$2.77B[3]
Reported Business Email Compromise losses in 2024. No malware required, just one convincing email.

88%
of SMB breaches involved ransomware.[2] "We're too small to be a target" is, statistically, the target.

WHAT MAKES "WE'RE NOT PAYING" A REALISTIC SENTENCE

MFA, enforced
Stolen passwords stop being a skeleton key.

EDR
Catches the weird stuff antivirus waves through.

24/7 monitoring
Someone notices at 2 a.m., not Monday at 9.

Tested backups
Acronis backups, with restores you have proven actually boot.

1. IBM, Cost of a Data Breach Report 2025 — ibm.com/think/insights/data-matters/cost-of-a-data-breach; newsroom.ibm.com/2025-07-30-ibm-report-13-of-organizations-reported-breaches-of-ai-models-or-applications,-97-of-which-reported-lacking-proper-ai-access-controls
2. Verizon, 2025 Data Breach Investigations Report — verizon.com/about/news/2025-data-breach-investigations-report
3. FBI Internet Crime Complaint Center, 2024 IC3 Report — ic3.gov/AnnualReport/Reports/2024_IC3Report.pdf

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