



# TECHNOLOGY TIMES

*"Insider Tips To Make Your Business Run Faster, Easier And More Profitably"*

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## December 2021



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"As a business owner, you don't have time to waste on technical and operational issues. That's where we *shine*! Call us and put an end to your IT problems finally and forever!"

## Hackers Are Stepping Up Their Game This Holiday Season

The holiday season has almost arrived, and more Americans are expected to turn to online shopping this year than ever before. The ongoing pandemic, combined with convenience, makes online shopping an obvious choice for most consumers.

Unfortunately, online shopping has been muddled with hackers and cyberthieves since its debut. There are still safe places on the Internet where we should feel comfortable to shop, though. If you are careful about where you spend your money or share your personal information, online shopping can feel just as safe as entering a store.

Here are our five great tips to ensure that your online holiday shopping is safe and secure.

### Stick To Secure Websites

When shopping online, you want to

ensure that every site you visit is secure. Look at the browser bar when entering a new site. If there is a small padlock icon to the left of the web address, the site is secure and you should feel safe to continue. Google Chrome goes an extra step and will label unsecure sites as "not secure" so you know to stay away. Another quick way to tell if a site is secure is by looking at the web address. If it begins in "https," you're good to go. If the "s" is missing at the end and it starts with "http," the site is not secure, and you should find somewhere else to shop.

### Don't Be Afraid To Use Your Phone

You can shop on your phone just as easily as you do on your computer, and the portable aspect should not worry you. Major corporations like Amazon and Walmart have secure

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apps with seemingly unlimited items to purchase. Making purchases directly on apps avoids the hassle of going to the company's website, where your connection might not be as secure. It also helps to set up an Apple or Google Pay account, as businesses will not be able to get your bank account information from these sources.

If you do decide to shop on your mobile device, make sure that you are not on a public WiFi. Public WiFi is rarely secure, and using it could make you an easy target for hackers. They could get any personal information you enter while on the WiFi. It's better to bookmark the products and purchase them when you are on a private connection.

### Use A Password Manager

To keep your information secure, it's imperative to utilize strong and complex passwords that are difficult to crack. Avoid using personal information and using the same password across accounts. To make things easier for yourself, utilize a password manager to keep track of all of your different passwords. This way, you can create complex passwords that even the best of

hackers can't figure out. Make sure to use a mix of uppercase and lowercase letters, numbers, special punctuation and at least 15 characters long to make the most secure password possible.

### Take A Pass On Amazing Deals

If you come across a price that just seems too good to be true, chances are it probably is. If you search for an item on a search engine, you may see prices way lower than those of major retailers. These options could be on unsecured sites as a front to try to steal your information or it could be someone who doesn't actually have the item trying to make a quick dollar. While the deal might seem like something you can't pass up, it may cost you more in the long run, and you might not even get the product.

### Pay Attention To Bank Statements

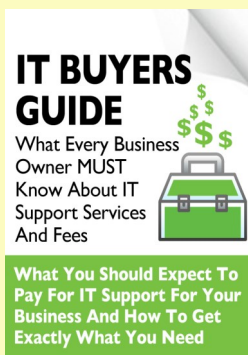
You won't always know when someone gets access to your personal information or bank accounts. By paying attention to your bank statements, you can catch overcharges or purchases that you did not make. Always use a credit card when shopping online because hackers will not be able to access any of your actual money. Most credit cards come with fraud protection that prevents you from being liable for charges you never actually made.

As long as you take the necessary precautions, shopping online is a safe and financially responsible practice. If you follow these tips, your holiday shopping will go as smoothly as possible.

**"If you are careful about where you spend your money or share your personal information, online shopping can feel just as safe as entering a store."**

## Free Executive Guide:

## The Business Owner's Guide To IT Support Services And Fees



You'll learn:

- The three most common ways IT companies charge for their services and the pros and cons of each approach.
- A common billing model that puts ALL THE RISK on you, the customer, when buying IT services; you'll learn what it is and why you need to avoid agreeing to it.
- Exclusions, hidden fees and other "gotcha" clauses IT companies put in their contracts that you DON'T want to agree to.
- How to make sure you know exactly what you're getting to avoid disappointment, frustration and added costs later on that you didn't anticipate.

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DEFEND TODAY,  
SECURE TOMORROW

# CAPACITY ENHANCEMENT GUIDE

## Mobile Device Cybersecurity Checklist for Consumers

November 2021

### OVERVIEW

Mobile devices are an integral part of our daily lives. There are an estimated 294 million smartphone users in the United States, making these devices an attractive target for cybercriminals.<sup>1</sup> Threats range from mere annoyances (spam messages) to severe (loss of personal information, credentials, or money). Listed below are simple cyber hygiene steps consumers can take to improve the cybersecurity of their mobile devices.

### Audience and Scope

The measures described in this guidance focus on various easy-to-implement steps all mobile device users can take to improve the cybersecurity of their mobile devices. **Note:** for additional guidance tailored for—but not limited to—mobile devices security for federal users, see the National Security Agency publication [Mobile Device Best Practices](#).

### KEEP UP TO DATE

- ☐ **Update platform.** Enable automatic operating system updates to enhance privacy/security and fix flaws.
- ☐ **Update apps.** Enable automatic app updates to ensure you are using the most current security technologies.

### USE STRONG AUTHENTICATION

- ☐ **Enable device authentication.** Set strong login passwords/PINs and use biometric authentication.
- ☐ **Enable two-factor authentication.** Enable two-factor authentication for apps or websites that support it.

### PRACTICE GOOD APP SECURITY

- ☐ **Use curated app stores.** Disable third-party app stores, which can be vectors for the spread of malware.
- ☐ **Delete unneeded apps.** Periodically review and delete apps that are unused or no longer needed.
- ☐ **Minimize PII in all apps.** Limit personally identifiable information (PII) stored in apps.
- ☐ **Grant least-privilege access to all apps.** Set the privileges on your installed apps to minimize access to PII.
- ☐ **Review location settings.** Only allow an app to access your location when the app is in use.

### PROTECT NETWORK COMMUNICATIONS

- ☐ **Disable unneeded network radios (BT, NFC, Wi-Fi, GPS).** Every connection is a potential point of attack.
- ☐ **Avoid public Wi-Fi.** Cybercriminals can use public Wi-Fi networks, which are often unsecured, for attacks.

### PROTECT THE DEVICE

- ☐ **Install security software.** Security software (e.g., mobile threat defense) protects against malware.
- ☐ **Use only trusted chargers and cables.** A malicious charger or PC can load malware onto smartphones that may circumvent protections and take control of them. A phone infected with malware can also pose a threat to external systems such as personal computers.
- ☐ **Enable lost device function.** Configure settings to automatically wipe the device's data after a certain number of incorrect login attempts (e.g., 10), and enable the option to remotely wipe the device.

### BEWARE OF PHISHING ATTEMPTS

- ☐ **Protect against phishing attacks by:**
  - Checking an email's legitimacy before opening an attachment or a link.
  - Not clicking on links in emails in your junk or spam folders.

<sup>1</sup> Estimated number of smartphone users in the United States from 2018 to 2025. Statista.



## Security Corner

### Disposing of Your Mobile Device

With the holiday season upon us, new mobile phones, smartwatches, and tablets etc. will make it to the top of wish lists. While it's nice to get that new mobile device, it's also important to know what to do with your old one. Unfortunately, people often don't realize how much personal data is on these devices. Below we cover how you should securely wipe your mobile device before disposing of it. If your mobile device was issued to you by your employer, or has any work data stored on it, be sure to check with your supervisor about proper backup and disposal procedures first.

Regardless of how you dispose of your mobile device, such as donating it, exchanging it for a new one, giving it to another family member, reselling it, or even throwing it out, you need to be sure you first erase all that sensitive information. Simply deleting data is not enough, instead you should securely erase all the data by resetting it.

In addition to resetting your device, you also need to consider what to do with your SIM (Subscriber Identity Module) card which is used to make a cellular or data connection. When you wipe your device, the SIM card retains information about your account and is tied to you. If you are keeping your phone number and moving to a new device, talk to your phone service provider about transferring your SIM card. If this is not possible, keep your old SIM card and physically destroy it to prevent someone else from reusing it to impersonate you and gain access to your information or accounts.

For more information on properly disposing your mobile device, call us at 248-362-3800 or visit:

<https://bit.ly/3Fm3lBt>

# A Winning Strategy To The Game Of Building A Business

Life isn't always easy. Sometimes we sit back and expect things to happen for us or we simply do as we're told and expect great things, but it's not always that easy. While defensive mindsets can be beneficial in some areas, if you want your business to grow, then you need to play aggressive offense.

I first got into real estate not long after Black Monday and the recession that hit in the early '90s. At the time, many other realtors relied on defensive tactics. They waited by the phone for prospective buyers to contact them or they waited at an open house for potential buyers to walk in. But that's not how you get business.

I had no prior training in real estate when I entered, but that didn't stop me from becoming a dominant force in the field. We didn't have millions of dollars to buy subscribers or begin a widespread advertising campaign. Instead, we went after highly targeted strategic partners and I keynoted at large conferences to build our subscriber base. We came out of the recession with more than 5 million subscribers because of our aggressive actions.

During various recessions, companies that have made a point of being aggressive in their campaigns have seen great growth. During the Great Depression in the 1920s, Post was the dominant leader in the breakfast market. They decided to cut their advertising while one of their competitors, Kellogg's, decided to double theirs. Kellogg's profits grew by 30% during the recession, and they became the top dog in the market, where they have remained ever since.

During the energy crisis of the 1970s, Volkswagen, the car import leader of the time, cut growth spending. Toyota decided to double its spending focused on marketing and growth and became the #1 car import company. Volkswagen was bumped down to fifth. Toyota is still the leader of car imports and is three times larger than Volkswagen.



Elon Musk is one of the greatest offensive businessmen of the last century. In 2016, South Australia's electrical grid was knocked out due to a devastating storm. Elon tweeted that he could provide 100 megawatts of storage in 100 days or less. This would have been the largest battery in the entire world at that point, and Elon won the bid. He produced the battery within 60 days.

The greatest way to grow your business into an empire is by taking an offensive approach. It's been proven time and time again by some of the greatest names in business.



*While Darren Hardy was growing up, his father always told him to be the exception. He has taken this philosophy and applied it to his many pursuits in the world of business. Darren has remained at the forefront of success media for over 25 years and is not stopping anytime soon.*

## ■ Tesla Took This Lesson From Ford's 112-Year-Old Playbook

Ford has been a dominant first in the auto industry since the very beginning. Henry Ford once said, "Any customer can have a car painted any color that he wants, so long as it is black." It now looks like Tesla is following Ford's direction.

While other auto companies are focusing on providing more options to their customers, Tesla has scaled back. Tesla offers a third of the color and model choices when compared to its competitors, but their stock value is much higher than most. Tesla has improved their stock value by doing what it does best instead of attempting to appease every customer.

This same thought process can be applied to business. Businesses that try to do everything to win

all customers instead of focusing on their true base usually lose out to the competition. The most successful companies limit their options and make the choice for the consumer easy.

## ■ You're Not Getting The Most Out Of Your CRM If You're Not Using This Tool

Businesses use CRMs to provide better service to their customers by organizing and automating certain aspects of the business. There's a vital tool in many of the major CRMs that is unutilized in many businesses. The ticket/case function can be used to address and keep a record of issues reported by clients.

When this function is used in CRMs, it can ensure that the problem is sent to the right person who is capable of addressing the issue. It can catch these problems early and will

inform other users of this error so it can be fixed quickly. This helps meet the customers' needs while seeing if there are hidden faults lying beneath the surface of the product or service. A knowledge base can even be created to keep a record of all these problems so that customer service representatives can provide fast service to resolve any consumer issues. Regardless of the size of your business, the ticket/case tool is a valuable resource.

## ■ How To Attract Clients With A Connected Culture

When it comes to creating a successful business, hiring a dedicated and engaged team makes all the difference. If you have unhappy employees, chances are that you also have unhappy customers.

Building an engaged team starts with setting core values for the company. If all employees believe in the company's core values, they will have a better work experience. Once you have a team in place that believes in the values, work on creating positive connections. Positive connections help make the workplace enjoyable. Consumers are more likely to buy based on emotion, and a happier employee will create a better encounter for the customer. Creating a culture that everyone buys into goes a long way toward growing your business.

