4 Easy Ways to Protect Your Business

You Can Protect Your Business From Online Threats

Your business is digitally connected—to employees, vendors and customers. Your systems store sensitive information. Sensitive business information and customers' and employees' personal data could be at risk from online threats. No business is too small to be a target for online crime—the fact is, small businesses are much more likely to be targeted by cyber-criminals than larger companies.

Did you know that a majority of small and medium-sized businesses who suffer a cyberattack often close as a result? It's hard to recover financially from a cyber-attack. This doesn't have to happen to you!

CISA.gov (Cybersecurity and Infrastructure Security Agency) recommends four simple steps you can take to make your business MUCH SAFER from online dangers.

Secure your business...Secure Our World.

Even just practicing the basics can make a huge difference.

#1 RECOGNIZE and AVOID PHISHING

Harmful links or attachments could provide unauthorized access to information or infect your network with malicious code. This can result in data being held for ransom.

Most successful online attacks begin when someone clicks and downloads a malicious attachment from an email, direct message or social media post. These phishing attempts can result in stolen spasswords that criminals can use to log in to sensitive accounts to steal data or money. Phishing can also result in the user unwittingly downloading malware that damages systems or installing ransomware that holds systems captive.

#2 USE STRONG PASSWORDS AND A PASSWORD MANAGER

Passwords are the keys to your digital castle. Just like your housekeys, you want to do everything you can to keep your passwords safe.

LONG, UNIQUE, COMPLEX

No matter what accounts they protect, all passwords should be created with these three guiding principles in mind:

- **Long –** Your passwords should be at least 12 characters long.
- **Unique –** Each account needs to be protected with its own unique password. Never reuse pass-

From The Desk of David Snell

Happy October!

As you read in our front page article, the Cybersecurity and Infrastructure Security Agency (CISA.gov) has launched a year-round program to educate all Americans to help them stay safe online.

We know that this is an excellent and timely venture since hackers and bad actors are constantly upping their sinister attacks. We can't just act on them during *"October is National Cybersecurity Awareness Month."* We must be vigilant at all times. This program, "*Secure Our World"* will be a constant reminder that we are all responsible to stay safe online.

If you are a client that gets regular onsite visits, you know that we always include a WOW (Words of Wisdom) for each team member when we arrive. Pam creates a helpful Infographic, Tip Sheet, or other advice of the month's topic (along with treats!)

Starting this month, you'll be able to access them on our website *ACTSmartIT.com/wows* and, we've created an archive in case you weren't one of the lucky recipients of previous months guidance.. You'll find them all beneficial! You can also sign up for our weekly Security Tips at ACTSmartIT.com/tips.

Please join us in this effort to Secure Our World!

2023 CHAMPION
CYBERSECURITY AWARENESS MONTH

Regular readers know that I have been complaining about this year's garden's challenges. I finally have good news to report: Our potato harvest was our best ever!

The grandkids love getting the chance to dig in the dirt and, even better, Grammy made home made potato chips for lunch!

We hope that you enjoy Fall!

words. This way, if one of your accounts is compromised, your other accounts remain secure. We're talking really unique, not just changing one character or adding a "2" at the end – to really trick up hackers, none of your passwords should look alike.

- **Complex –** Each unique password should combine upper case letters, lower case letters, numbers, and special characters (like >,!?). Again, remember that each password should be at least 12 characters long.

As our online lives expand, we've gone from having just a few passwords to today, where we might manage upwards of 100. That's 100 unique passwords to remember if you use strong passwords. Password managers can save users many headaches and make accounts safer by recommending strong passwords.

#3 ENABLE MULTI-FACTOR AUTHENTICATION

What is multi-factor authentication?

Multi-factor authentication is sometimes called two-factor authentication or two-step verification, and it is often abbreviated to MFA. No matter what you call it, multi-factor authentication is a cybersecurity measure for an account that requires anyone logging in to prove their identity multiple ways. Typically, you will enter your username, and password, then verify your identity some other way, like with a fingerprint or by responding to a text message.

It might seem like a lot of work, but once you set up multi-factor authentication, proving your identity usually adds just a second or two to the login process. And the peace of mind that multi-factor authentication provides is well worth it.

We recommend implementing multi-factor authentication for any account that permits it, especially any account associated with work, school, email, banking, and social media.

#4 UPDATE YOUR SOFTWARE

Flaws give criminals an opening. Programmers
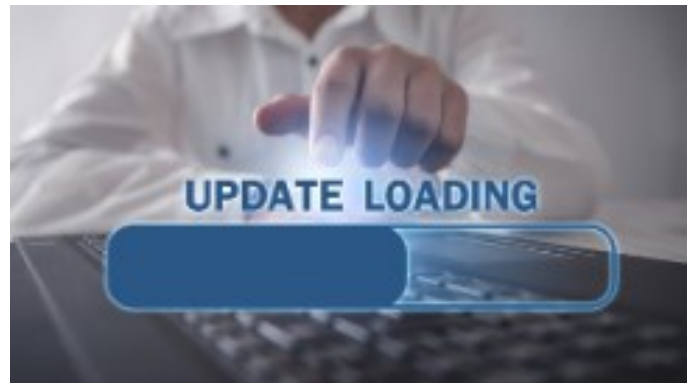
publish patches, but you must install them to get their protection. Smaller businesses are often running outdated software because they don't have full-time IT staff keeping up.

This Cybersecurity Awareness Month, we're telling everyone to step away from the "remind me later" button to stay one step ahead of cybercriminals.

Recently, the Cybersecurity and Infrastructure Security Agency (CISA) launched a new nationwide, year-round cybersecurity program to educate all Americans on how to stay secure online. ACTSmart IT is proud to be a part of that program!

For FREE Weekly Security Tips Emailed to You and Your Team, go to:
https://actsmartit.com/tips/

Tap Into Web Analytics To . . . .

As a business owner, you've likely heard about web analytics, and maybe you've even thought, "I'll get to that one day." Or you've glanced at your analytics dashboard only to find yourself drowning in a sea of numbers, figures, and graphs.

Well, today, we will help you make sense of all that data. We will discuss transforming those confusing numbers into fuel for your business growth. And don't worry. We will keep things simple, engaging, and, most importantly, helpful!

What Is Web Analytics, And Why Should You Care?

In its most basic form, web analytics is a program that collects, measures, and analyzes website data to understand and optimize web usage. It can give you a wealth of information about your customer's behavior, preferences, and temperature reading on your site's overall health and performance.

Why is having access to this information so important? Well, imagine navigating a new city without a map or GPS. You will likely reach your destination, but with a clear path, you'll save time, energy, and resources.

Web analytics is like a personal business GPS for your website. It shows you where you are, where you need to go, and the best routes.

Making Sense Of The Numbers: Key Metrics To Consider

Before we dive into how you can use web analytics, it's essential to understand some key metrics. Don't worry; we'll keep the technical jargon to a minimum.

Users - This is the number of people who visit your website. These users are further segmented into new visitors and returning visitors. Ideally, the goal is to increase the number of new and returning users and event counts.

Bounce Rate - The bounce rates refer to the ratio of visitors that exit the site after viewing only one page. A high bounce rate could suggest your site needs to be more engaging or meet your visitors' expectations.

Pageviews - This one is straightforward. It's the total number of times your web page(s) have been viewed by visitors, regardless of the referring source.

Conversion Rate - This is the percentage of visitors who complete a desired action at the site. Depending on the nature of your online presence, this could be completing a purchase, signing up for a newsletter, or getting in touch through a contact form.

Website analytics is like having a superpower. The data provides an unparalleled view of user behavior, preferences, and interactions. But like any power, you must use it and exercise it to reap the benefits.

Tapping into the data is vital for shaping and refining the user experience, whether tweaking the website design, repositioning key content, or simplifying navigation based on actual, quantifiable user interactions.

These changes can create a more intuitive and enjoyable site experience for visitors. Simply

Fuel Business Growth

put, with web analytics, website owners are empowered to transform their sites from guessing games into data-driven, user-centric platforms.

How Can Web Analytics Fuel Business Growth?

Now that we understand some basic metrics let's talk about how you can use web analytics to grow your business.

Understand Your Audience Better - Analytics data can reveal a lot about your visitors - where they are coming from, what devices they are using, which pages they visit the most, and so much more. This data allows you to tailor your website and direct your marketing efforts to meet your audience's needs and preferences better.

Optimize Your Website - High bounce rate? Your website may be too slow, or the design isn't engaging enough. Low conversion rate? Your call-to-action buttons don't stand out or are unclear, or your contact form needs to be simplified. With web analytics, you can gather data to make more informed decisions about website development.

Evaluate Marketing Efforts - Are your social media campaigns driving traffic to your site? Is your SEO strategy paying off? By tracking your traffic, you can decide which campaigns and strategies are effective and which ones need to be performing better.

Identify Areas For Growth - Among the most significant benefits of web analytics is having

the data to spotlight areas of your website that could benefit from further development.

Are there pages with high exit rates? That could indicate content not resonating with your audience or a user experience that needs to be better. There may be a page deep within your site that's surprisingly popular, hinting at the need for a more prominent placement in your navigation.

You might also discover that while traffic from one referring domain has a high bounce rate, another drives users who spend more time and view more pages. Access to this information allows you to focus your development resources on the areas that could make the most impact.

With web analytics, you can continuously improve your website based on data-driven decisions, ultimately enhancing user experience, driving higher engagement, and increasing conversions. Remember, in the digital world, every data point is an opportunity for growth and improvement.

Where Do We Go From Here?

At this point, you might be thinking, "I see the value of web analytics, but I still have no idea where to start."

And that's perfectly fine! Remember, every journey - even the longest - begins with a single step.

The first step is to explore your web analytics dashboard and look around. Play around with the filters, look at the trends, and don't be afraid to be curious!

Tax Season Is Long Over, but Tax Scams Are Thriving

The IRS is warning taxpayers about emails and text messages that promise refunds and credits, but that actually result in identity theft. Many current schemes involve the third Economic Impact Payment (originally made in 2021). Messages may also reference the Employee Retention Credit, assert that the taxpayer is owed a refund or say there's problem with a return that must be fixed. They encourage recipients to click links that download malware.

The fake messages usually contain misspellings and typos and come from a suspicious-looking email address. If you receive one like this, don't click on anything! Report it to phishing@irs.gov.

It's Natural Disaster Season: Safeguarding Tax Records

With hurricane season in the East and South, wildfire season in the West, and severe weather season in the middle of the county, now is a good time to create or review emergency preparedness plans for surviving natural disasters. Here are three steps taxpayers can take to safeguard their tax records before disaster strikes and minimize negative tax consequences should a disaster occur:

1. Secure key documents and make copies. You should place original documents such as tax returns, birth certificates, deeds, titles, and insurance policies inside waterproof containers in a secure space. Duplicates of these documents should be kept with a trusted person outside your geographic area. Scanning them for backup storage on electronic media, such as a flash drive, is another option that provides security and portability.

2. Document valuables and equipment. Current photos or videos of your home's or business's contents can help support claims for insurance or tax benefits after a disaster. While all property should be documented, it's especially important to record expensive and high-value items.

3. Get assistance from a tax professional. After FEMA issues a disaster declaration, the IRS may postpone certain tax filing and tax-payment deadlines for taxpayers who reside or have a business in the disaster area. The IRS automatically identifies taxpayers located in the covered disaster area and applies filing and payment relief.

Taxpayers who do not reside in a covered disaster area but suffered impact from a disaster may qualify for disaster tax relief and other options. Reconstructing records after a disaster may be required for tax purposes, getting federal assistance, or insurance reimbursement. A tax professional can help you determine what tax relief you're eligible for and even assist with reconstructing records.

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How People Matters at Your Business are Handled, Counts

In my own HR practice, I encounter a wide variety of leadership teams, cultures, workforces, practices. In doing so, I have noticed a pattern of those who experience chronic employee issues, and those who rarely encounter employee issues.

What I have noted that is the obvious distinction between the two, is the existence of policies, standard operating procedures and well publicized practices.

I can draw a correlation between how traffic is controlled with rules, guidance, signs, limits, lights, lines, road tests, etc. and the known consequences for not following the rules of the road. Without the rules of the road, accidents would occur at will... mayhem!

When managing any group of people, no matter the size of the group, the employee handbook, labor laws, policies, standard operating procedures, job descriptions, training checklists, corrective action documentation, etc., all control how an organization handles people issues and how people are treated in our organization.

This is similar to the rules of the road as without all of these in place, and communicated to the workforce, "accidents would occur at will... mayhem.

Employees need to know the boundaries which they must abide by. However, many practices don't have a handbook which is regularly updated and reviewed. Some practices don't have a policy on how a no call no show will be handled. When there is not stated policy, it becomes arbitrary to the individual or situation.

When you handle employee issues in an arbitrary manner, claims of discrimination tend to arise as employees don't know the guidelines and assume nefarious reasons are in the background for the decisions made by their leaders.

Simply, ensure you have an updated employee handbook, standard operating procedures as to how you want things handled, and the work accomplished, communicated all of this and review with your staff regularly so that everyone understands the parameters with which they are expected to work under.

This is how we avoid the "accident"....mayhem in your workplace.

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When It Comes To Passwords
BE Difficult!

Always use numbers, uppercase, lowercase, and special characters when creating your passwords.

For additional security, use multi-factor authentication whenever possible to protect your online accounts.

BRUTE FORCE

Learn more about passwords:
ACTSmartIT.com/training