

The BSS Advisor

Inside This Issue

 Weakness to Strength 	Page 2
Nest Cam	Page 2
• Fact File	Page 2
 Credit Card Pitfalls 	Page 3
 Client Spotlight 	Page 3
• From Rill's Desk	Page 4

Announcements

- Please join us 11am-5pm Friday, September 11th for our 20th Anniversary celebration!
- Did you know we will pay you \$100 cash for qualified referrals? Find out more at www.bssconsulting.com/referrals
- Thanks to the Greater Lafayette Chamber of Commerce for voting us March 2015 Small Business of the Month

Who We Are

BSS is your <u>IT Partner</u> providing Total Care support for <u>all</u> your technology needs with exceptional Customer **Service** and the best IT Solutions to make your business more productive and profitable!

Cybercriminals Now Have A Bull's-Eye On Small Business... Is Your Company's Data At Risk?

In a December 2014 survey by the National Small Business Association, 61% of small businesses reported being victims of a cybercrime within the past 12 months.

The average cost to recover from a cyber-attack skyrocketed from \$8,699 per attack in 2013 to \$20,752 per attack in 2014. And, of the businesses targeted, 68% said they'd been hacked more than once.

Experts agree, as cybercrooks become ever more sophisticated, the threat to small businesses is going to get worse before it gets better...

So what can you do to beat the bad guys?

Here are three common ploys used by hackers – and how you can fend them

Phishing – A really legitimate-looking e-mail urges you to click a link or open a file that triggers a malware installation on your computer.

Best Defense: Don't let anyone in your company open files or click links in an e-mail unless they're certain who it came from.

Cracking Your Password – Hackers can run programs 24/7 testing password combinations. The easier your password is to guess, the more likely it is they'll crack it.

Best Defense: Consider using a password manager that generates and stores tough-to-crack passwords. For extra security, use unique passphrases for financial accounts in case the manager gets hacked.

Drive-By Download – You visit what appears to be an innocent site; yet when you click, your device gets hacked – and you may never know it, until it's too late.

Best Defense: Make sure your browser is up-to-date, or use one that updates automatically, such as Firefox or Chrome. Internet Explorer users have been found to be most vulnerable to these attacks.

Unfortunately, these three examples are just a small sampling of the dozens of ever more ingenious ways cybercriminals are breaking down the doors and destroying unprepared businesses.

Let us help! Through September 30, call our office and receive a FREE 27-Point Cyber-Security Audit to uncover gaps in your company's online security.

Our highly trained team of IT pros will come to your office and conduct this comprehensive audit. We'll then prepare a customized "Report Of Findings" that reveals specific vulnerabilities and a Prioritized Plan Of Attack for getting any problems addressed fast.

To take advantage of this limited-time offer, call our office at 765-742-3440 or visit www.bssconsulting.com/free-audit to schedule yours today.



Nest Cam: Keeping An Eye On Things While You're Away

Have you ever worried about what's happening at home when you're away? The Nest Cam can keep you informed. This wide-angle camera streams sound and video to your smartphone. It will even warn you about any unusual activity.

If the Nest Cam detects sudden movement or loud noises, it instantly alerts you by phone. The video feed lets you see what's happening and even scold kids, pets or burglars through a speaker.

This product integrates with other Nest equipment. For example, smart smoke alarms can activate the Nest Cam. It also saves alerts and footage in a convenient archive. The camera even makes it easy to share fun video clips online.

If you already have WiFi, setup is a breeze. This gadget comes with a stand that lets you put it on any flat surface. It also sticks to metal objects or screws onto a regular camera tripod. Buy it online at www.Nest.com.

Turn Your Biggest Weakness Into Your Greatest Strength

You know the standard approach – first, identify your company's weakness and then do everything you can to fix it. Practice at it relentlessly, feed your team (and yourself) with constant affirmations, do anything you can to dive deep into your weakness and fix it once and for all. If you can't fix it, then go to Plan B by burying the weakness in hopes that none of your prospects or competitors find out.

Well, here's the dealio: the business down the street that is naturally strong at the same thing your company is weak at is working just as relentlessly to improve their strength. While you are fixing something that's broke, they are getting better at something that already works. While you may improve your weakness, their strength gets better too. At the end of the day they are still ahead of you. You lose. That is, unless you know the power of spin.

Instead of trying to fix weaknesses, smart leaders will turn the tables and make their weakness or even an industry weakness a competitive advantage. A wonderful example in the restaurant industry is Dick's Last Resort. Like all restaurants that struggle with the occasional rude waiter, Dick's could have tried to fix this industry-wide weakness. Instead they turned the weakness into their greatest strength. Known to have the "most obnoxious waitstaff in the world," Dick's built a whole system around exploiting an industry weakness. They hire and train people to be obnoxious (while the competition tries to fix it), and Dick's has grown explosively.

I have found that exploiting a weakness can draw droves of prospects. So, let's do it with your weakness. Here are the three simple steps you need to take:

Step 1

Know what your (or your industry's) weakness is. The process is simple: ask your customer and prospects what they don't like about your industry. Ask more customers the same question. Very soon you will know exactly what weakness they see.

Step 2

Instead of brainstorming ways to fix it, brainstorm ways to make the weakness absurdly weak. Can you make fun of it? Can you make it the core experience for your customers (think Dick's Last Resort)? How can you make the weakness a good thing?

Step 3

Now that you have a new and improved weakness, let the world know all about it. Market it to your prospects, inform your customers and even leverage all that work your fiercest competitor put into highlighting your weakness in the past.

The process of spinning a weakness takes courage, and that is exactly why it works. It is likely you have been afraid of doing this in the past, and it is highly likely your competitors are just as afraid too. If you have the courage to spin your weakness into an über-weakness (a.k.a. a bigtime strength), you might just blow your competition out of the water once and for all.

"Bill and all of the staff at Business System Solutions have helped us from the beginning on our computer programs and purchases. The main point that finally swayed our decision to become a Total Care client was the fact that they would replace one of our computers every year. The amount that we pay is well worth it to have the peace of mind that EVERYTHING is taken care of."



-Pamela J. Huffer, Lafayette Sani-Wash, Inc.

Fact File

Technology has forever changed our lives and our world more than you know. Here are some numbers to put that fact into perspective:

- 1. About 4 billion people worldwide own a mobile phone, but only 3.5 billion people own a toothbrush.
- 2. Computers and other electronics account for 220,000 tons of annual trash in the U.S. alone.
- 3. About 300 hours of video are uploaded to YouTube every minute.
- 4. Around 100 billion e-mails traverse the Internet every day, and about 95% of those messages go straight to spam folders.
- 5. The annual amount of electricity it takes for Google to handle a billion search queries every day is around 15 billion kWh, which is more than most countries consume.
- 6. About 500 new mobile games appear on the Apple App Store each day.
- 7. The "father of information theory," Claude Shannon, invented the digital circuit at age 21 while he was in college.
- 8. Regular computer users blink only half as often as non-users.
- 9. Over 1 million children can say their parents met on Match.com

Volume 8 | Issue 9 Page 3

Do You Accept Credit Cards? Watch Out For These 5 Pitfalls That Could Lead To Lawsuits

If your company is not fully compliant with Payment Card Industry (PCI) Security Standards, you could be at risk of a serious tangle with attorneys.

Technically, PCI guidelines are not a hard-and-fast set of laws. However, merchants can still face hefty liabilities for not meeting them.

Avoid these mistakes to keep your company out of hot water with attorneys:

1. Storing Cardholder Data in Noncompliant Programs

Many states have laws regarding data breaches and, depending on where you accept cards, you may be subject to many of them. For example, Massachusetts has 201 CMR 17.00, which requires companies keeping any personal data from Massachusetts residents to prepare a PCI-compliant plan to protect that data. If a company then fails to maintain that plan, the business may face state prosecution.

2. Fibbing on the Self-Assessment Questionnaire

If you have considered tampering with the reports from your company's Approved Scanning Vendor, think again. Time invested now to fix any holes in your data security system could save you big-time from the penalties your company could suffer if there's ever a data breach.

The same thing applies to simply "fudging the truth" on self-prepared compliance reports. Even if you think it's a harmless stretch of the truth, don't do it.

3. Not Using the Right Qualified Security Assessor

Many companies use Qualified Security Assessors to help them maintain their PCI compliance. Every QSA does not necessarily know as much as another, however. It's important to select someone who both understands your business and stays up-to-date on the latest version of PCI Security Standards.

4. Trying to Resolve Data Compromises Under the Radar

You may be tempted to fix a customer's complaint yourself if they inform you of a data compromise. Not informing credit card companies of data breaches, however small, can lead to you no longer having access to their services. Those credit card companies can then file suit against your company, costing you big bucks in the end.

5. Not Checking ID for Point-of-Sale Credit Card Use

Sometimes it seems like no one checks IDs against the credit cards being used, so merchants tend to be lax about doing so. Unfortunately, running just one unauthorized credit card could cost you a lot in the long run.

Even if the state in which you do business does not have specific laws regarding PCI compliance, a civil suit may come against your company for any data breaches. The court will not favor you if you have not been PCI-compliant.

All in all, it pays to pay attention to PCI compliance – a little time invested today could save you big-time tomorrow.

Client Spotlight Bennett Boehning & Clary



We would like to congratulate Bennett Boehning & Clary for being named the Greater Lafayette Commerce's August Small Business of the Month!

We have been providing IT services for them since 2004 and are excited such a great group of people received this award!

www.bennettlaw.com

Client Bill of Rights

You have the right to individual attention and dedication.

We pledge to provide prompt, courteous, and efficient service by acknowledging your request within an hour, Keeping appointments, and with great communication.

20 Year Anniversary

Please join us in celebrating our 20 year anniversary!

When: Friday, September 11th Time: 11am-5pm Where: 928 Robinson Street, West Lafayette

Ribbon cutting at 1pm Food | Games | Prizes



Business System Solutions

Managing Technology For Your Business

BUSINESS SYSTEM SOLUTIONS 928 ROBINSON ST. - W. LAFAYETTE, IN 47906

20th Anniversary

Phone: (765) 742-3440 Email: bill@bssconsulting.com

From Bill's Desk

Exciting things are going on at BSS! In August we had our biggest turnout for our Client Appreciation lunch at The Trails. We had close to 50 people representing our clients from the Lafayette area, Kokomo, and one all the way from Marion! About 8 were new clients since last year. We also got to introduce 6 new employees since last year. Thanks to all for coming.

Our big news for September is our 20 year celebration!! It is exciting and fun to be growing and seeing all the changes that have occurred in our business over the years. We have always focused on customer service and providing the right technical solutions for businesses. I enjoy developing my business to provide better processes so we can be more efficient and provide better support and technology for our clients.

Join us on September 11 from 11:00-5:00 for a time of fun and celebration! At 1:00 the Chamber will be here for a ribbon cutting, and we will have food, games and giveaways all afternoon. Don't miss your chance to beat a computer with a sledge hammer, eat some good food, meet our new staff, win some amazing prizes, and tour our office.

Bring your co-workers and friends! We look forward to celebrating with you.



You're Invited To Celebrate Our 20th Anniversary!

Friday, September 11th, 2015

11:00am-5:00pm

928 Robinson Street, West Lafayette

Ribbon cutting at 1:00pm

Lunch | Snacks | Games | Prizes