

Polar Passage

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

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 off:

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 15-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, just call our office at 519.489.0646 or visit <http://info.polarverse.com/securityaudit> to schedule yours today.



"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!"

Chris Davis
Founder & CTO
Polarverse IT Services

September 2015
Waterloo, On

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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.

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

Help Us Out And We'll Give You A Brand-New iPod For Your Trouble



We love having you as a customer and, quite honestly, wish we had more like you! So instead of just wishing, we've decided to hold a special "refer a friend" event during the month of September.

Simply refer any company with 10 or more computers to our office to receive a FREE Computer Network Assessment (a \$500 value). Once we've completed our initial appointment with your referral, we'll rush YOU a free iPod Nano of your choice as a thank-you (or donate \$100 to your favorite charity...your choice!). Simply call us at 519.489.0646 or e-mail us at info@polarverse.com with your referral's name and contact information today!

Chris' Desktop



A little bit of a change in this month's newsletter, my desktop section and Jillian's Toddler Times are now an insert to our main newsletter. Why change this? It was simply too hard to fit what we wanted to say into that small section on the 3rd page which we now use to give you more tips and information for your business!

Microsoft HQ: I just got back from a 2 day conference in Seattle, Washington at Microsoft's Headquarters. It was an awesome place but I'm glad I don't work there, all the free pop and goodies around I'd be even bigger than I am now! The theme of the conference was to better manage my business and how to take better care of my clients (I already do a pretty awesome job of this but always room for improvement plus I want to grow Polarverse).

So What's new this past month? We replaced our old webfilter system with a different vendor. This was because the old setup was problematic sometimes preventing any browsing at all (that's a little too extreme!) After hunting for a couple of months I found a company in the UK whose system is far better than what I had in place plus easy to install, change or uninstall; and most importantly easy for users to request a change!

We also rolled out to all our managed services clients a "second opinion" scan from HitmanPro which checks machines for malware that due to its nature is often missed by antivirus. And **we did this absolutely for FREE as a value added service!** Our goal is to keep your systems threat free so we brokered a great deal to bundle this into our monitoring system and decided you shouldn't have to pay extra for that!

What's coming? We are planning a lunch and learn in mid-October at our office, topic isn't 100% settled yet but leaning towards cyber security. As more and more systems are moving to the cloud this is becoming a very hot topic!

Personal Note: My little girl Jillian continues to amaze me, her vocabulary at 3 years old is more vast than you would expect, sometimes so that she can't quite get it all out - she has a lot to say! I'm at the airport now as I write this coming home from Seattle and I haven't seen her in almost 3 days I can't wait to give her a big hug!

Jillian's Toddler Times



Where is Papa? We spent the day in Toronto and saw lots of different fish at the aquarium then stayed at the hotel—I got to have my own big bed! But in the morning Papa left for work... I think.

Later momma took me to breakfast and I thought I saw Papa and ran to him but when he turned around I was surprised, it was not my papa!

Momma then took me to Centre Island, I got to ride the ferry boat and drive little trucks including a fire engine! I wish papa had come to see me, where is he? Later that day we talked on video with momma's phone but that was 2 sleeps ago and I miss papa, hope he comes back soon!

Shiny New Gadget Of The Month:



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 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.

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 big-time strength), you might just blow your competition out of the water once and for all.



MIKE MICHALOWICZ (pronounced mi-KAL-o-wits) started his first business at the age of 24, moving his young family to the only safe place he could afford – a retirement building. With no experience, no contacts and no savings, he systematically bootstrapped a multimillion-dollar business. Then he did it again. And again. Now he is doing it for other entrepreneurs. Mike is the CEO of Provendus Group, a consulting firm that ignites explosive growth in companies that have plateaued; a former small-business columnist for The Wall Street Journal; MSNBC's business makeover expert; a keynote speaker on entrepreneurship; and the author of the cult classic book *The Toilet Paper Entrepreneur*. His newest book, *The Pumpkin Plan*, has already been called "the next E-Myth!" For more information, visit <http://www.mikemichalowicz.com/>.

Hosted Microsoft Exchange

Give us a call today at 519.489.0646 to discuss your e-mail needs! Ask us about our September migration special!

Did Your Web Site Ranking Just Go In The Tank Because It's Not Mobile-Friendly?

As of this April, mobile-friendly web sites were given a big leg up on competitors. Known as "responsive" web sites, these sites instantly adapt to whatever device you are viewing them on.

As users were turning to smartphones and other mobile devices to surf the web, Google realized that most sites didn't display well on mobile devices. Therefore, Google updated the way they list sites, giving mobile-friendly sites a higher ranking.

Google hasn't removed all non-responsive pages from its top smartphone listings. But it's quickly heading in that direction.

According to Searchmetrics, many rankings have suffered as a result. Non-responsive yet high traffic sites such as SearchBug, Reddit and Webs.com lost visibility, while responsive sites such as Advance Auto Parts and Grist moved up in the ranks, gaining more traffic.

In addition to getting higher search rankings, responsive sites are easier for visitors to use. Happy visitors engage more, increasing the rate at which they turn into customers.

There are three ways to make your web site mobile-friendly:

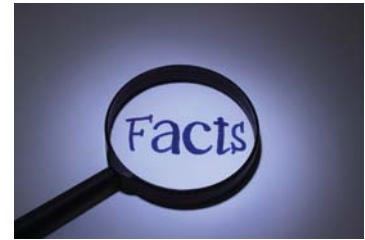
- 1) Build a separate mobile edition that fits small screens and loads quickly.
- 2) Adapt your current web site design to be more mobile-friendly. In some cases it may be difficult to make such a design responsive on all devices.
- 3) Convert your current web site design into a responsive one. Going this route, you won't need a separate mobile version, and you avoid potential penalties from Google for having the same content on multiple domains.

Find out if your web site is mobile-friendly at www.google.com/webmasters/tools/mobile-friendly.



"I also do bluetooth if you're interested."

The Lighter Side: IT Fun Facts



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.