



No protection? Listen Up

Sign up for our *Business Basics Plan* before **December 9th** and get **20% OFF for the first 3 months.** If you have only basic or NO virus or malware protection this is an extremely valuable offer.

You get:

- Webroot SecureAnywhere Anti-virus software
- Malwarebytes Premium Anti- Malware
- 24 x 7 Remote Monitoring and Management (RMM)
- LogMeIn Central Plus Remote Access Software

You get the **peace of mind** of knowing your IT provider is monitoring your network for signs of intrusions and atrophy so you can stop worrying about IT and start focusing on YOUR business. **Call for more info, or go to:**

www.connectability.com/businessbasics

December 2016



This monthly publication provided courtesy of Ted Shafran, President of Connectability Inc.



\$1.5M Cyber-Heist Typifies Growing Threat

Efficient Escrow of California was forced to close its doors and lay off its entire staff when cybercriminals nabbed \$1.5 million from its bank account. The thieves gained access to the escrow company's bank data using a form of "Trojan horse" malware.

Once the hackers broke in, they wired \$432,215 from the firm's bank to an account in Moscow. That was followed by two more transfers totaling \$1.1 million, this time to banks in Heilongjiang Province in China, near the Russian border.

The company recovered the first transfer, but not the next two. They discovered that, unlike consumer accounts, banks may or may not recoup losses from cyber theft against a commercial account. And neither the FDIC in the US, nor the CDIC here in Canada protects against fraud or theft. In this case, that meant a loss of \$1.1 million, in a year when they expected to clear less than half that. Unable to replace the funds, they were shut down by state regulators just three days after

reporting the loss. Net result? The two brothers who owned the firm lost their nine-person staff and faced mounting legal fees nearing the total amount of the funds recovered, with no immediate way to return their customers' money.

Avoid Getting Blindsided

While hacks against the big boys like Target, Home Depot and Sony get more than their share of public attention, cyber-attacks on small and medium-sized companies often go unreported, and rarely make national headlines.

Don't let this lull you into a false sense of security. The number of crippling attacks against everyday businesses is growing.

Cybersecurity company Symantec reports, for example, that 52.4% of "phishing" attacks last December were against SMEs – with a massive spike in November. Here are just a few examples out of thousands that you'll probably never hear about:

 Green Ford Sales, a car dealership in Kansas, lost \$23,000 continued on pg2 IT Insights December 2016

when hackers broke into their network and swiped bank account info. They added nine fake employees to the company payroll in less than 24 hours and paid them a total of \$63,000 before the company caught on.

Only some of the transfers could be canceled in time.

"Require two people to sign off on every transaction."

- Wright
 Hotels, a real
 estate development firm, had \$1
 million drained from their bank
 account after thieves gained
 access to a company e-mail
 account. Information gleaned
 from e-mails allowed the thieves
 to impersonate the owner and
 convince the bookkeeper to wire
 money to an account in China.
- Maine-based PATCO
 Construction lost \$588,000 in a
 Trojan horse cyber-heist. They managed to reclaim some of it, but that was offset by interest on thousands of dollars in overdraft loans from their bank.

Why You're A Target - And How To Fight Back!

Increasingly, cyberthieves view SMEs like yours and mine as easy "soft targets." That's because all too often we have:

- 1. Bank accounts with thousands of dollars.
 - 2. A false sense of security about not being targeted.
 3. Our customers' credit card information and other vital data that hackers can easily

sell on the black market.

If you don't want your company to become yet another statistic in today's cyberwar against smaller companies, and your business doesn't currently have a "bullet-proof" security shield, you MUST take action without delay – or put everything you've worked for at risk. The choice is yours.

Here are three things you can do right away:

- 1.Remove software that you don't need from any systems linked to your bank account.
- 2. Make sure everyone with a device in your network NEVER opens an attachment in an unexpected e-mail.

3. Require two people to sign off on every transaction.

Let Us Help

When it comes to defending your data, whether it's bank account information, customer and employee records or proprietary intellectual property or processes, Do NOT take chances. Our experience and track record in keeping our clients' data safe speaks for itself:

"Within weeks of taking over our IT support, Connectability solved the problems that our old provider couldn't fix, including a VoIP issue that had frustrated us for months. They also identified opportunities to cut software subscription fees and reduce our Internet costs. And, they accomplished this without any loss of efficiency or functionality." - Matthew Bacchiochi, Vice President, Gavin Management Group

We are offering our Cyber Security Assessment at no cost through the end of December to 5 companies in the Toronto area. Call me at 416-966-3306 or e-mail me at info@connectability.com TODAY because we can only offer this valuable service to the first 5 companies that apply.

Free Report Download: The Ultimate Guide To Choosing The Right VoIP Phone System

Read This Report To Discover:

The Ultimate Guide To Choosing The RIGHT VoIP Phone System For Your Small Business, Call Center Or Multi-Location Office



- What VoIP is, how it works and why the phone company may force you to switch to a VoIP phone within the next 3-4 years.
- 4 different ways to implement VoIP and which is the right choice for your business.
- Hidden costs with certain VoIP system that can negate any cost-savings you might gain on your phone bill.
- 7 revealing questions to ask any VoIP salesperson to cut through the hype, half-truths and "little white lies" they'll tell you to make the sale.

Claim Your FREE Copy Today at www.connectability.com/VoIPSystem

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Shiny New Gadget Of The Month:



Your Desk Is Killing You: Do This Instead

The evidence is piling up that sitting all day is bad for your health. Though not perfect, Varidesk offers a compelling solution.

On the plus side, The Varidesk sets up right out of the box - no assembly required. With its weightbalancing system, you don't need any hardware to fasten it to your desk. And it features an attractive, sturdy design. You can lean on it and your monitor won't go crashing to the floor. Springs and levers make it easy to raise or lower it to one of 11 preset levels.

The main flaw is that when you raise it, it also moves forward - a problem if you're in a tight space. All in all, though, it's worth looking at, especially if you have a wireless keyboard and mouse - and enough space in your office or cubicle to back up a bit.

At The Office: Be The Adult In The Ro

There's a reason people refer to the office as a "sandbox," because some folks refuse to act they exist. Instead, own up to your mistakes like adults. And, if the level of childish behavior rises to tantrum pitch and the culture becomes toxic, there's no chance for communication or growth. But the office is not a playground, and we're not children. So it's important that we enter into an "adult agreement" when we walk through the doors at work and begin our day.

When I work with companies looking to improve their business, one of the things we start with is our adult agreement. It informs the work we do for the entire day, and hopefully beyond.

Here are three agreements to make sure you're acting your age in the workplace:

Don't shoot each other down.

When a colleague brings an idea to the table even if you disagree with it – don't shut them down just to be "right." If we want to be collaborative, we've got to consider that those around us have something valuable to offer. If you make it a habit to cut people off or discount what they're saying out of hand, you'll not only guarantee that they won't share their ideas with you again, but you'll likely miss out on insights that could help you and your company.

Own up to mistakes and bring them to the table.

Nobody is perfect – not you, not me, not Bill Gates or Mark Cuban or anyone you might admire in business. We all make mistakes,

and the worst thing we can do is deny that and let everybody know what they are. We only grow and learn when we're vulnerable with each other. Admitting error is often considered a risk, but it's really an opportunity. Our mistakes let others understand who we are, what risks we're willing to take and what lessons we've had to learn. Share freely to engender trust and understanding among your teammates.

Don't hide problems.

Maybe you want to stay focused on the positive and don't want to highlight "problems." Wrong. You're not a negative person just because you bring problems to light or point out conflicts where they might exist. More likely, you're finally saying what everyone else is thinking and is afraid to say. Or you're bringing something up that's important for everyone to understand in order to improve and move forward. Put problems up for discussion and brainstorm solutions. Hiding problems only makes them grow.

As you seek to master these three steps, remember one more thing: adults don't crush each other just for acting like adults. We've got to support each other in our efforts to be truthful and vulnerable. A team is only as strong as its weakest link, so it's critical that we lift each other up.

When we act like adults - especially in the sandbox – we all win.

Client Spotlight: Fueling Station

The Fueling Station, one of our Fully Managed services customers runs a very unique and technologically complex business. They specialize in providing entrepreneurs and other small businesses with a co-working space where they can support and serve their customers without the expense of running an entire office.

Because of potential security risks, each business requires separate access to the internet, so a complex network of highly secure wireless access points (AP's) is required. One of these small businesses was experiencing some issues with Internet, so we replaced the existing AP with something more professional and reconfigured it to give them the performance they needed.

Because they're on a Managed Services plan, we took back and returned the old hardware and replaced it with a new device at no additional cost. Many IT providers will demand that their customers pay restocking fees for returned equipment. However, we believe that a Managed Services plan should have no surprises. That's why we provide full-service IT support to all of our MS customers.

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"Smart Cities" are adding a whole new layer of complexity to data protection.

Driverless cars, cloud-based services and networks of sensors are driving rapid change... Yet along with great benefits, the smart city revolution adds new threats. For instance, since it relies heavily on interconnectivity, weak links make the whole system vulnerable to cyber-attack. Yet a study by Kaspersky Labs estimates that 57% of smaller companies underinvest in security. With deeper connectivity to these "weak links," encryption of your own data becomes more critical than ever. Using secured websites (the "https" vs. "http" protocol), for example, not only secures data, it also creates trust among your customers and vendors. Clearly, the smart thing to do is to be ready for smart city challenges.

 $\hbox{-}Harvard Kennedy School Review. com$

With Google's new Daydream VR platform, reality will never be the same.

While it isn't as pixel-rich as PCtethered systems like Oculus Rift, Daydream is fully mobile. That means, for instance, you could navigate through a museum and get way more interactive with the exhibits. Google's "View" headset with clickable touchpad controller is just the first of many to come, as other developers jump into mobile VR. As for apps, Google says there will be at least 50 in the Play Store by the end of December. Daydream has been deeply integrated into the new Android Nougat OS. If Nougat isn't on your phone yet, be patient - or buy a phone, such as Google's Pixel, that already has it installed.

-TechRadar.com

Stop wasting your time and costing your company money. No company is 100% productive

100% of the time. But talk of last night's game, social media checkins and long lunch breaks aren't the only time thieves. Without realizing it, you may be asking your team to do things that frankly hurt the bottom line. For instance, do you hold meetings that take longer than necessary or don't need to be held at all? Consider holding meetings only when critical. And when they are, use an agenda to keep everyone on track. Another big time killer is trying to fix a problem via multiple e-mails or chat. Often a simple phone call could resolve the issue with a lot less back and forth.

-Entrepreneur.com

Want better collaboration at work? Play these tunes.

Research has already shown that teams who listen to music together at work feel more bonded and collaborate better. Yet that begs the question - what type of music do you listen to? It's a topic likely to end up in wrangling and conflict. However, a recent study at Cornell University offers a scientific answer. And, while metal fans may not be thrilled with it, the results weren't exactly shocking. The study found that people who listen to happy music were more likely to cooperate, regardless of age, gender or academic major, than those who listen to unhappy music. Interestingly, they found it was not the vibe, but the bouncing beat, that gets teams in sync.

-Inc.com

Who Else Wants To Win A \$25 Gift Card?

The Grand Prize Winner of last month's Trivia Challenge Quiz is Greg Pechersky from Canadian Stage. He was the first person to correctly answer my quiz question from last month: **Who was the 38th President?**a) Herbert Hoover b) Gerald Ford c) Ronald Reagan d) Richard Nixon

The correct answer was **b) Gerald Ford.** Now, here's this month's trivia question. The winner will receive a gift card to The Keg Steakhouse & Bar.

To view objects at the surface of water from a submarine under water, the instrument used is:

a) kaleidoscope b) periscope c) spectroscope d) telescope

Call us right now with your answer! 416-966-3306