BY LINDSEY WEISS

HOW TO KEEP HACKERS OUT

> With the benefits that come along with computers, the Internet, and all they have to offer also comes the potential for fraud and data breaches. As a small business owner operating in the digital age, it is critical to be mindful of the risks associated with the use of technology, to establish cybersecurity, and to be careful about who has access to your information. Even the most prepared are still susceptible to hackers and theft; therefore, you should establish a plan if your data has been breached.

1. Respond Well

If you're reading this, you may have already experienced a data breach. Don't panic. The moment you acknowledge you have a breach, make a list of the customers and government officials in your state you must contact, and make the necessary calls. Simultaneously, begin any necessary recovery processes. If you don't have an in-house IT, a digital forensic firm can help you keep your business running. A data breach will not only result in damages, but also extended time without being able to run your business could potentially force you to close. The sooner you get your company back up and running, the better.

During this time, it's also good to take a look at privacy laws to understand your responsibility when it comes to informing your customers/clients that their private information — whether it's their contact info or payment details — has been compromised.

2. Be Informed

Small businesses are a prime target for hackers and thieves. While some see the cost of data security as a deterrent, small businesses are hit hardest when they are ill prepared. As of 2018, it is estimated that small businesses account for the majority of malware attack victims. The statistics are not due to the fact that small businesses are the most targeted but more because they don't often take adequate precautions. An example of this would be opening questionable email attachments or following links from unknown or unexpected senders. Knowing you and your business are susceptible is the first step to prevention.

3. Stay Ahead of the Game

So, your small business may be targeted and risk falling victim to data breaches — now what? Start by identifying your weaknesses. Ask yourself the following questions:

- What information needs to be protected?
- Who should have access to the information?
- What would happen if your data were disclosed?
- What would happen if your system is compromised?
- How could someone potentially access your information?
- Do you have a backup?
- Do you have policies to safeguard from easily preventable hacks?
- What is the plan if you are locked out of your network?

If you are not knowledgeable about IT matters and cybersecurity, hire an expert to evaluate your business and identify your weaknesses. It's also a good idea to have an expert train you and your employees in the best prevention methods.

4. Guard Your Castle

Another way to get the pros involved is to have them install firewalls, anti-viruses, encryption and detection devices in order to safeguard your data. You can't prevent all situations, but you can prevent likely scenarios. Failing to take the proper steps, even if a breach occurs, can cause lower sales and negatively affect customer trust. Guarding what you can helps reduce liability and shows your customer base how you value their privacy and security.

Fraud and data breaches can happen to anyone — even the most diligent of business owners. That's why responding the right way if you are breached is essential. Stay knowledgeable on current malware and hacking trends, and take the necessary steps to avoid them. Ask yourself and your company honest questions about what can make you susceptible to data breaches and what you can do to prevent them. Finally, bring professionals in to train your company on prevention methods and to install prevention technology.

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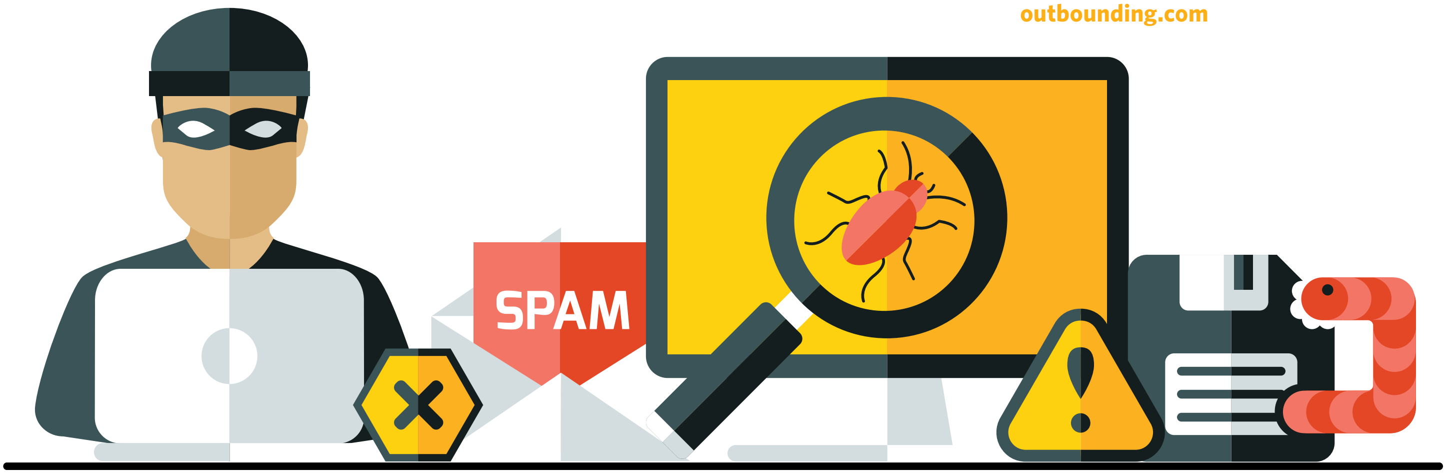

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