ACT SMART I.T.
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General Business Edition – July 2023

Travel Safety & Security Tips - Updated

We are finally returning to our old comfort zones and feeling the desire to travel again! It feels good to plan a vacation, to get away, relax and enjoy new places and experiences.

One thing we know, hackers do not take a vacation, and they are excited that you may let your guard down as you unwind and forget about the challenges back home.

Last July, we gave you some basic security tips to help you stay safe while on vacation.

Here are a few reminders:

- **Travel lightly** and limit the devices you take with you
- **Check the privacy and security settings and** limit how much information you are sharing
- **Set up the "Find My Phone"** feature to remotely wipe your data if it is lost or stolen.
- **Password protect all devices** with unique, secure passwords
- **Update your software** to get the most recent security updates
- **Back-Up your files** in case you lose a device and need to recover the data when back home.

Here's more UPDATED tips and information that you need to know:

SCAMS

Be Cautious When Booking Hotels and Travel

Book directly with a known online booking company and access by typing in their address rather than using a link in an email. Hackers are creating look-alike websites that can steal your information, including credit card numbers.

If a booking agent calls you out of the blue, they may be a scammer. Hang up and call the property directly.

Hotel and Airline points can be targeted by scammers who send random emails advising that you log in and reset your password. Go directly to your account and check your account. If 2-factor authentication is available, take advantage of the extra security.

Never pay by wire transfer, cryptocurrency, or gift cards, which you often will not be able to get back.

Be cautious of clicking links in travel promotion emails; hover over links to be sure they are going where they say they are going. Be extra cautious when using your cell phone because you can't hover over links to check them. Use credit cards rather than debit cards because they offer better fraud protection. If it sounds too good to be true, it probably is! Confirm your reservations directly with the hotel or airline.

TSA Pre-check and COVID-testing phishing emails are rampant, so think before you click and give them your information.

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From The Desk of David Snell

Happy July!

We hope that you are planning to actually vacation this year and that you'll find our ***Travel Safety and Security Tips*** on the front page to be very helpful!

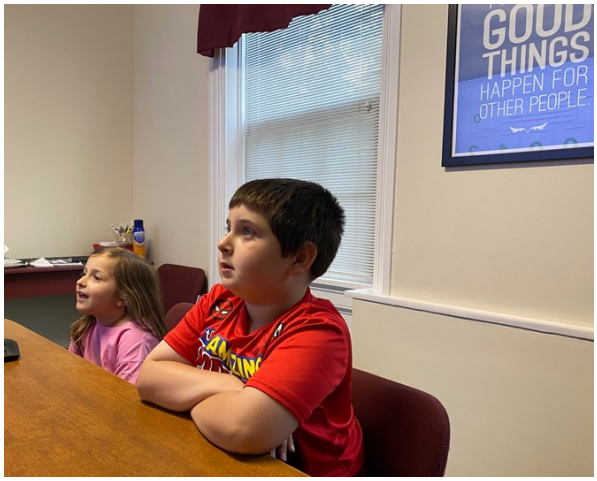
We're sad to announce that we have recorded our last show as co-hosts of "So What About *That* Law?" with Attorney Mark Greene. We've loved every show; Mark has always been a gracious host and a wonderful friend. He now gets to enjoy his semi-retirement.

Although we'll never be able to replace Mark, we'll be creating a monthly podcast to talk about the same subjects that we would have on the show. This month will be our Travel Safety and Security Tips for 2023. You can watch it at ***ACTSmartIT.com/travelsafe***

Penetration Testing or "pen testing" is becoming a requirement for compliance for many of our clients. If you haven't heard of it, it is is an authorized simulated attack performed on a computer system to evaluate its security. Penetration testers use the same tools, techniques, and processes as attackers to find and demonstrate the business impacts of weaknesses in a system.

I have found a relatively affordable 3rd party to perform this service. It requires the business owner or manager to click on a link that will install the program on all computers. It then runs the testing and uninstalls itself from every computer.

When complete, I'll go over the findings with them to help them understand the data. The report that it creates is eye opening, to say the least! If you need this service or just want to know more, give me a call.



The grandkids stopped by the office in time for our morning huddle where they read our mission at the start of the meeting:

Our Mission is to Delight Our Clients with Exceptional, Friendly, and Accurate Service, Every Single Day.

Have a safe and fun July!

Travel Safety & Security Tips—Updated

Continued from front page

Stop auto-connecting: Disable remote connectivity and Bluetooth. Some devices will automatically seek and connect to available wireless networks. And Bluetooth enables your device to connect wirelessly with other devices, such as headphones or automobile infotainment systems. Disable these features so that you only connect to wireless and Bluetooth networks when you want to. If you do not need them, switch them off.

Protect your credit, debit, identification, and money cards from electronic fraud: RFID (Radio-frequency identification uses electromagnetic fields to automatically identify and track tags attached to objects. An RFID system consists of a tiny radio transponder, a radio receiver, and a transmitter) devices can scan your pocket or purse to steal your card's information. RFID-blocking sleeves and wallets are readily available.

Device Encryption: Many countries have tight restrictions on the use of cryptography (encryption). Among the more restrictive are laws in Belarus, Kazakhstan, Mongolia, Pakistan, Singapore, Tunisia, and Vietnam.
For more information **https://www.gp-digital.org/world-map-of-encryption/**

Tourist Visa: If you need a tourist Visa to travel to a specific country, get it from the country itself, don't go through a third party, even if they advertise an expedited time. They are probably looking for your sensitive information, your money, and you probably won't get it. (AARP)
To see if you need a Visa to travel: **https://www.atlys.com/post/countries-where-us-citizens-need-a-visa**

When traveling to high-risk countries or limited consulate services, be sensitive to the environment where you will be traveling. The State Department recommends that you delete any sensitive comments or photos or other materials from your social media accounts, laptops, cameras and other electronic devices that could be considered controversial or provocative by the local groups to stay respectful.

When deleting photos, especially sensitive or compromising photos, be sure that they are also deleted from your cloud storage.

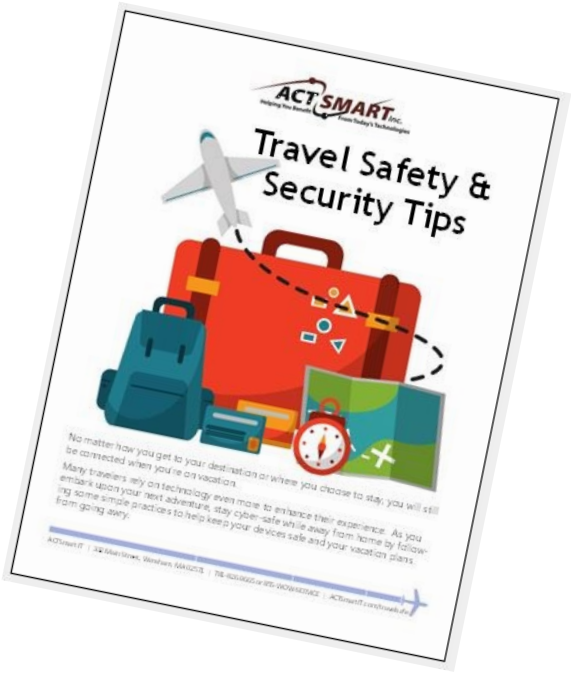
From the National Cybersecurity Alliance: (StaySafeOnline.org)

Planes, Trains, Automobiles… Staying Safe Online webinar

We highly recommend this webinar which will provide practical tips for maintaining your amazing cybersecurity habits even when you are away from home! Learn about public wi-fi, when to use your device's location settings, and keeping your identity safe when traveling. It doesn't matter if you're headed across an ocean or down the street, this information will give you a better understanding of how to best protect yourself when you're on the go.

https://www.youtube.com/watch?v=ck8c8PgGySU&t=143s

You can read our complete recommendations and request our free report at
ACTSmartIT.com/travelsafe

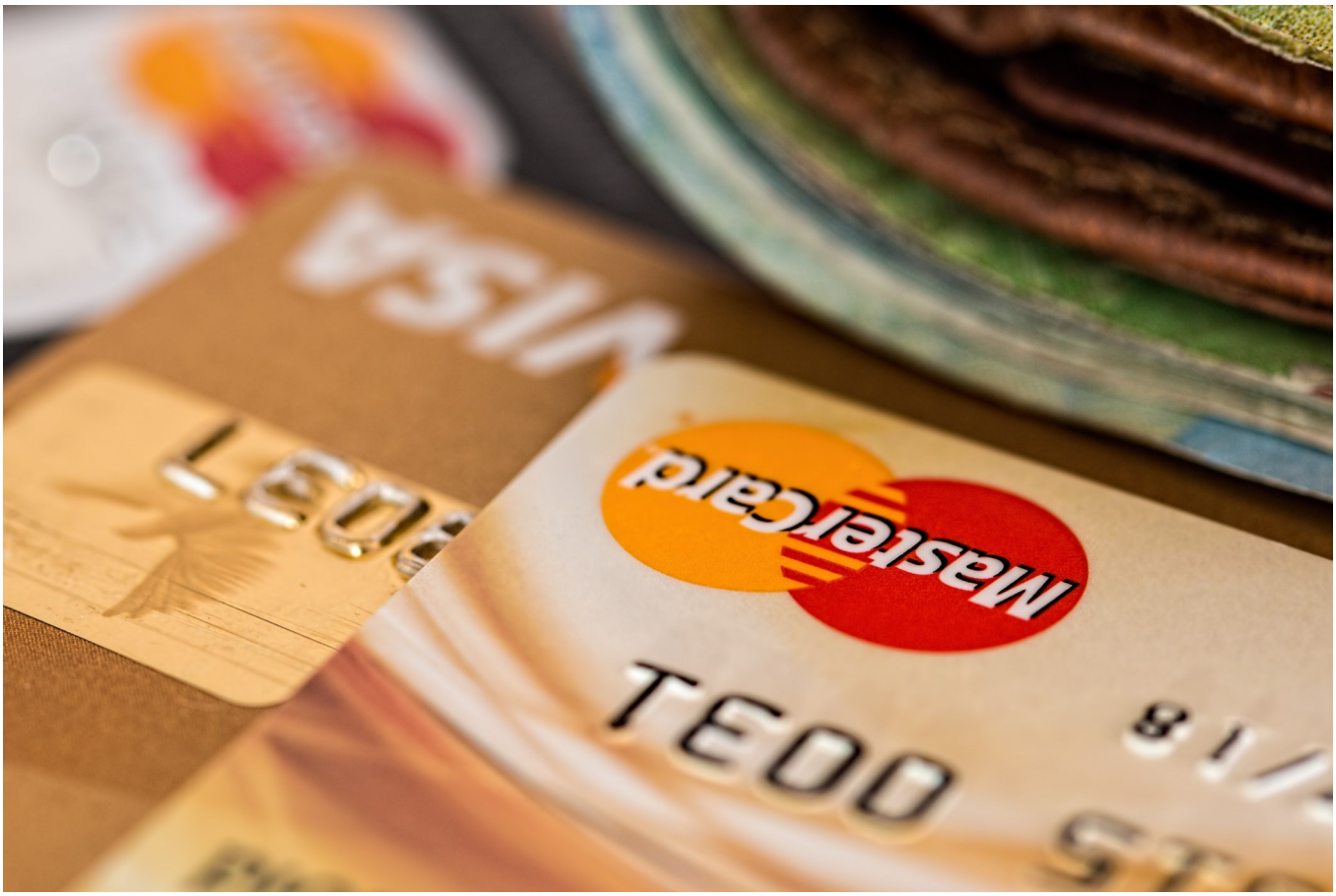


Credit Card Processing

People love to pay with Plastic. As a result, Credit Card Acceptance and Credit Card Processing in all industries have morphed into a huge business dominated by a handful of very large
companies.

When choosing which company you want to work with, what should you be looking for and what should make you hesitate just a bit...

1. Rates! Rates! Rates! Yes, of course you want to save money anywhere you can, but be careful of shopping only for the lowest percentage rate. A common theme in the industry is to "start you off" at the "Lowest Rate", only to find when you check 6 months later, that your rates have increased without you knowing. Now you are paying more and that 3 year contract you signed up for is no longer such a Good Deal!
   Try working with a company that can offer you Rate Stability!
2. Low Rates are only half the battle. Credit Card Processors most definitely know that they have to make money from you somehow. If it's not going to come from High Percentage Rates, it will probably come from Excessive Month End Fees. Much like the Airline Companies who seem to create new fees weekly, the Credit Card Processing Companies have a list of fees too numerous to mention.

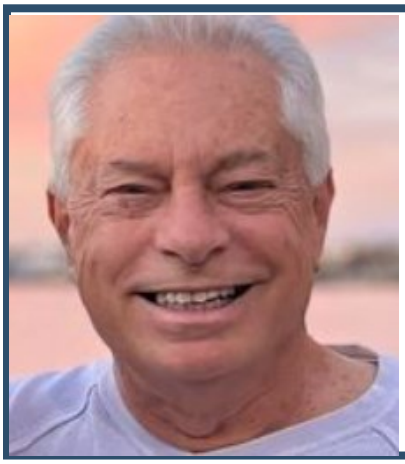


Doesn't Have To Be This Hard

There are Credit Card Processors out the that can offer minimal monthly fees. Ask around and you can find one!

3. Credit Card Reps, working for the major processors, get paid for one thing and one thing only ... continuously writing New Deals! They DO NOT get paid for offering exceptional Customer Service. If, when you ask your Rep, "Who do I call with a problem?" he answers "Try the 800 number" ... chances are that once you sign on the dotted line, you are no longer his Top Priority!
   Your Time is valuable ... find a Rep who will offer continuous service long after you sign the contract. You want to work with one who says, "When you have an issue ... make me your first call!"
4. PCI Compliance requires completion of a security compliance questionnaire. created by the Credit Card Companies, to be completed annually. Non completion results in significant monthly penalties from your Processor and also exposes you to fraudulent transactions. The questionnaire, while not challenging to complete, is simply "one more thing" piled on your plate while you try to run your daily business.
   Work with a Company or Rep who will assist you with your PCI Compliance.
5. Credit Card Sales Reps are under great pressure from their management to make their Sales goals every month. It's a push, push, push to reach said goals. Since most merchants are naturally looking to save money, they are enticed with a" Great Savings" pitch to change processors. Be cognizant, that when being shown a "Savings Comparison" by a Rep (your Current Rates vs their Proposed Rates), the new proposed rates will always appear to be more favorable. You may need to dig a little deeper to check if that is actually true.
   As in all business transactions, do business with people who come recommended and you TRUST ... the best way to find that person is typically via a referral from someone you know who has had a positive experience.

Like many products and services we buy, Credit Card Processing can often seem like a "cloak & dagger" experience. Just know that there are Companies and Reps out there that will take the time to give you an Honest Assessment of your current situation vs. what they have to offer.
IT SIMPLY DOES NOT HAVE TO BE TOO HARD!



Bob Kagan

Summit Network LLC

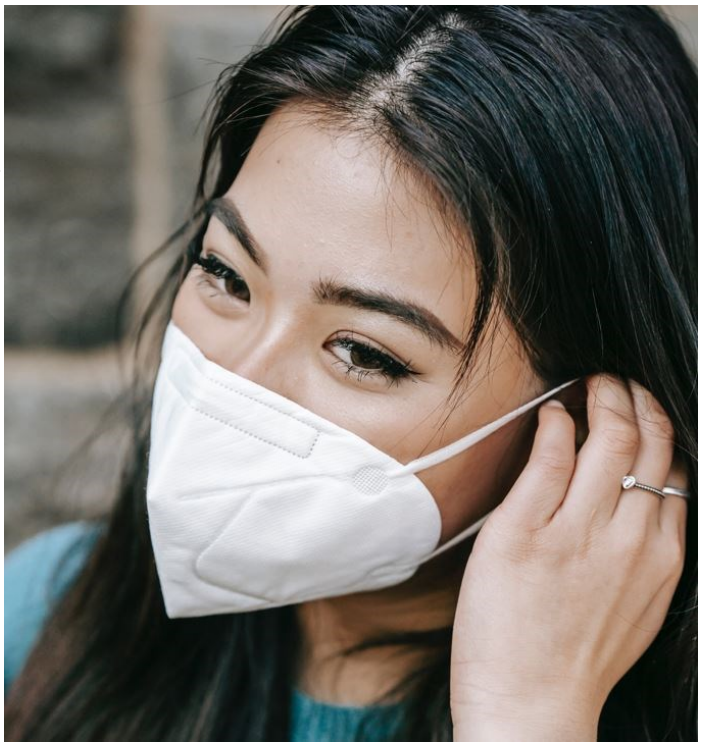
Bobkagan13@gmail.com

781-820-4328

Credit Card Processing Made Easy

The End Of The Public Health Emergency Declaration

Just a reminder, May 11, 2023 marked the end of the federal COVID-19 Public Emergency Declaration; however, this date did not mark the end of COVID. As the virus continues, it will be an ongoing going issue for employees and employers alike.



Nevertheless, this change means that a review of your COVID-19 policies are in order.

Certain accommodations for qualified individuals with disabilities will most likely continue, but this opens the door for review, which will be based on certain circumstances relating to individual needs.

Employees with "Long COVID" *may* be considered disabled. Long COVID is considered a disability under the ADA if it "substantially limits" a "major life activity" or "major bodily function." Depending upon the situation, employers may have the right to request documentation regarding the ongoing need for reasonable accommodation. Some employees may need breaks for breathing exercises or temporary modification of their schedules to attend physical therapy appointments.

Other long-hauler issues are not as easily addressed, such as the infamous COVID brain fog and debilitating malaise.

Employers are reminded to address issues of harassment and/or discrimination in the workplace that are related to COVID, including harassment about wearing masks.

Wearing masks may still be important for your particular workplace and such requirement is enforceable (even if the airlines do not agree). Document, document, document your business needs pertaining to protective equipment and your other COVID related policies.

Our office is here to help. Let us know if you have any questions regarding this information or if you require a policy or need to revise/clarify an old policy.

Helene Horn Figman

Law Offices of Helene Horn Figman, P.C.

45 Bristol Drive, Suite 207S, South Easton MA

www.FigmanLaw.com | hfigman@figmanlaw.com

508-238-2700

Monthly Supervisor Assessment of Employee Stability Report

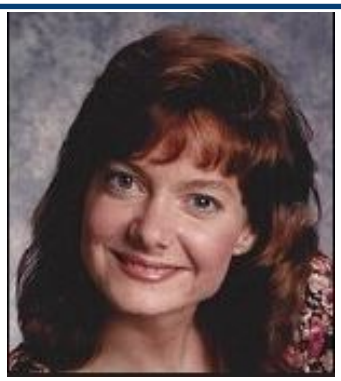
This is #4 of Top Four Recommended Retention Programs to Launch in 2023.

Implementing a Weekly Employee Check In program is a game changer in any organization. I have seen this work in a variety of industries and organization sizes. It is absolutely, the most beneficial retention program you could initiate. It must be done consistently and systematically however, and there must be senior leadership support for it.

What is the gain? Weekly employee check ins actively encourage communication, and the value from this deliberate communication process comes in the form of the following benefits:

- It helps keep both employees and leadership stay informed
- It gives you an opportunity to show that your company values keeping lines of communication open
- It helps staff feel more comfortable speaking to each other or senior staff members outside of a meeting setting when they have concerns that need to be addressed
- It strengthens the connection between managers and employees
- It allows for a conversation about opportunities and obstacles in real-time
- It helps to address roadblocks
- It gives managers the opportunity to assess whether their direct reports are on the right track, and, if they are not, give them feedback on how they can change direction.
- It will improve performance, engagement and retention

There are several research studies which indicate that employees want **weekly one-on-one meetings** with their managers. Keep the check in inquiries topics to a minimum with each employee, asking the following types of questions to everyone. Employees come prepared to answer questions in the meeting each week.



Debra J. Parent, PHR, SHRM-CP, CHHR
rightfitrecruiting@comcast.net,
(508) 884-6798
https://rightfitrecruitingservices.com/
Or connect with Deb via LinkedIn –
https://www.linkedin.com/company/djp-right-fit-recruiting-llc/about/
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ACTSmart IT
332 Main Street
Wareham, MA 02571

www.ACTSmartIT.com

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