ACT SMART I.T.
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General Business Edition — November 2023

Online Shopping - "Black Friday Sales" Start Earlier Every Year!

While online shopping offers convenience and benefits for consumers and businesses, it also presents numerous opportunities for scammers and cybercriminals to exploit unsuspecting individuals. Here are some of the common threats and tactics employed by bad actors in the online shopping space: With some simple preventative measures, you can enjoy your online shopping spree with peace of mind.

Think Before You Click:

Beware of emails, texts, or other promotions that seem suspicious or encourage you to click on links urgently. If you receive an enticing offer, check to see if it comes from an actual retailer and uses a web address matching the company's online store.

Look for HTTPS and a Padlock Symbol:

Before entering any personal or payment information, ensure the website has a secure connection. Look for "https://" in the URL and a padlock symbol in the address bar.

Do Your Homework:

Scammers create fraudulent e-commerce websites that mimic legitimate ones. These sites often offer enticing deals on products that don't exist or are of poor quality. See if the store has a physical location and any customer service information. If you still have doubts, call the merchant to confirm they are legitimate.

Consider Your Payment Options:

If possible, use a credit card instead of a debit card because there are more consumer protections for credit cards if something goes awry. Opt for a third-party payment service instead of your credit card if available. You can use many services to pay for purchases – like Apple Pay or Google Pay — without giving the merchant your credit card information directly. Your credit card might offer "virtual account numbers" that work similarly.

Share With Care:

Pay attention to the types of information a website collects to complete your transaction. If a merchant requests more data than you feel comfortable sharing, cancel the transaction. You only need to fill out the required fields at checkout, and you should not save your payment information in your profile. If the account autosaves it, delete the stored payment details after purchasing.

You ***never*** need to give out your Social Security number to make a simple purchase. Consider it a

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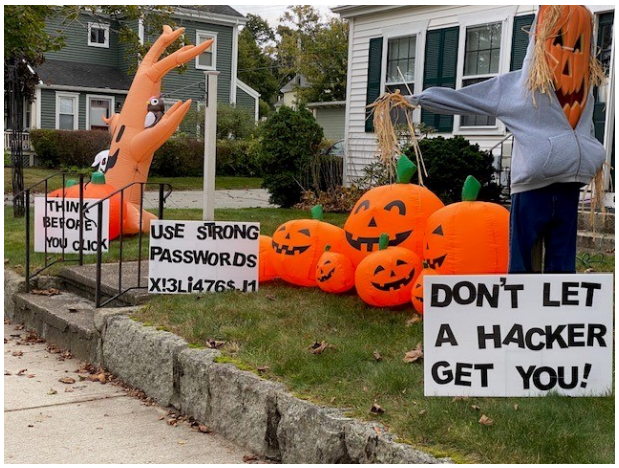
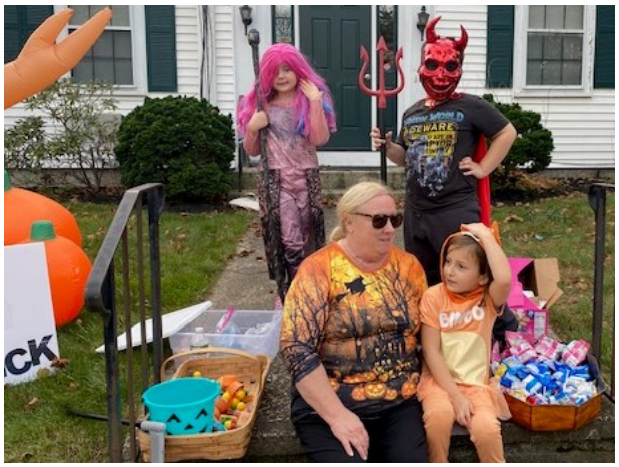
From The Desk of David Snell

November Already?

Halloween is a big holiday for our family; 14 years ago, Beth and Justin were married on Halloween. Well, it was kind of a Halloween party disguised as a wedding where all the guests wore costumes.



This year, we decided to participate in Wareham's scarecrow contest. Pam took one of the three empty signposts on the front lawn and used it as the frame. Conveniently, she was able to make a pointing arm out of the sign's bracket. Our scarecrow is a hacker because, of course, hackers are scary! She also added a few signs to point out the ways that hackers can be defeated.



Years past, we have dressed up with a common theme for Trick or Treating. Pam and I give out candy at their house while Beth and Justin take the kids around the neighborhood.

This year, Xander decided to dress up as a devil and Beth was an angel. Xander has perfected his devilish laugh!

Sarah was Bingo, Bluey's little sister and Justin was their Dad, Bandit. We practically have the episodes memorized because the kids watch them over and over.

November and December have wall-to-wall sales events. Our front page article will keep you safer as you shop online. Our friend, Lisa Good, researched and wrote the Cyber Insurance article. If you have cyber insurance, and even if you don't yet, it's important to think about.

Interactive Palette's article about accessibility on websites is now fundamental.

Finally, Attorney Helene Horn Figman updates everyone on Massachusetts' Paid Family Medical Leave and the new pending Pay Transparency Bill. If you have employees, or are one, it's a MUST READ!

Although I have talked about Halloween, we want to thank all our contributors for their expertise and our clients and friends for trusting us to take care of all their computer needs.

Happy Thanksgiving!

Continued from Front Pager
red flag if a website seems to be asking for more
information than is normal or necessary.

Keep tabs on your bank and credit card statements:

Continuously check your financial accounts for any unauthorized activity. Good recordkeeping goes hand-in-hand with managing your cybersecurity. Many credit card companies allow users to set up alerts that send emails or text messages with transaction details every time their credit card is used.
Save receipts, order confirmations, and all communication with the seller. These can be helpful in case of disputes or issues.

Use strong, unique passwords:

Create strong and complex passwords for your online shopping accounts. Use a password manager to keep track of them.

Use secure Wi-Fi:

Shopping online using public Wi-Fi while at a coffee shop or airport is convenient but not very secure. Avoid making online purchases via public Wi-Fi. Instead, use a Virtual Private Network (VPN) or your phone as a hotspot. You can also save items in your cart for later and make the purchases at home on your own secure network.

GIVE THE GIFT OF CYBERSECURITY:

Purchasing an internet-connected device for a loved one? Research how to make the device secure and let the recipient know. Make sure they know how to configure privacy and security settings, set up a strong password, and deactivate any features they don't need.

Want to share this list with family and friends? Go to **ACTSmartIT.com/black-friday**

Will Your Cyber Insurance Cover You? Review Your Policy NOW Before the Holidays

Protecting yourself from cybercrime is more important than ever. The 2022 report by the FBI details more than 800,000 cybercrime-related incidents with total losses over $10 billion, which shattered 2021's total of $6.9 billion. The last quarter of the year is often the most deadly regarding phishing emails, data breaches, and ransomware. According to an assessment of the cyber insurance market done by cisa.gov (Cybersecurity and Infrastructure Security Agency), more than 42% of cyber-related insurance claims are reported and filed from October through November each year. They expect that trend to continue and the numbers to rise.

Implementing and following proper security protocols is step number one, but another vital aspect is cyber insurance. Unfortunately, that's getting a little more complicated. Burned by the high cost of claims in recent years, many insurance companies no longer offer business cyber liability (risk) insurance, and those that do have introduced more exclusions.

The biggest thing to understand about your cyber liability insurance is that it is unlike your auto insurance or workers comp. Like the Wild West, it's unregulated, and the devil is in the details. Here are the three main areas I suggest to review.

Your Coverage

If you do nothing else on this list, do this step! Dig out the original policy or renewal paperwork and review any declarations or answers to the required questionnaire. These might include the type of equipment you use, your security proto

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Inclusive Design For Seniors: Making Accessible Sites For An Aging Population

Imagine you're at a popular restaurant, eager to order a specialty breakfast item. But the menu features an ornate script that's too hard or too small to read. It's confusing and disheartening. And without the help of a friendly and attentive wait staff member to explain the options, ordering isn't easy.

Now, imagine navigating a website with buttons that are too close together, text in hard-to-read fonts, or complicated menus that seem like a maze. Seniors grapple with these online challenges daily as you'd struggle at that restaurant.

As a forward-thinking business owner, you've always ensured your services are welcoming to all in person. Now, it's high time to align the digital space to ensure it mirrors that inclusivity.

Stepping Into Their Shoes: The Digital Dilemma

Our population is aging. Data from the World Health Organization estimates that by 2050, approximately 22% of the world population will be age 60 or over.

In retirement communities and beyond, a growing group of seniors and an aging population are eager to engage with the digital world. However, challenges like smaller text, complex navigation, or autoplay videos can deter this demographic. Obstacles are not just a matter of poor eyesight.

Health issues like arthritis, neuropathy, stroke, tendonitis, Parkinson's Disease, Carpal Tunnel, Multiple Sclerosis, and other health conditions make using traditional input devices like a mouse or keyboard difficult.

While businesses and organizations of all sizes should consider the digital needs of older people, some industries that should be especially attuned include those in healthcare and wellness, travel and leisure, finance and retirement planning, real estate, and housing—to name a few.

As a business owner in these (or other) sectors, you may miss out on a vast audience segment if

your website isn't senior-friendly.

A Web For Everyone

When we talk about making the Internet accessible to everyone, we're not just spinning a feel-good tale. An accessible website resonates with a broader audience, which can increase user engagement and, ultimately, your bottom line.

Inclusive and accessible web design doesn't just benefit seniors. It's a principle of reaching out to

all, regardless of their abilities or age. By ensuring that your website caters to seniors, you're making it more accessible to others who struggle with some of the same issues despite age.

The Tools of Inclusivity

How can we make our websites more accessible to seniors and everyone else? Here are some features to consider integrating:

1. **Navigational Ease**: Clear, straightforward menus and breadcrumb trails can help seniors understand where they are on your site and how to get where they want to go.
2. **Text-to-Speech**: This feature can assist those with visual impairments or reading difficulties by reading the text on the page out loud.
3. **Font Controls**: Empower users by allowing them to adjust font sizes, colors, and styles. Providing font controls can be a game-changer for those with vision issues.
4. **Adjustable Backgrounds**: Some color contrasts, or busy backgrounds can be hard on the eyes. Offering visitors the controls to change to a plain background is a thoughtful gesture.
5. **Disable Video/Autoplay Features**: Many people might not have access to high-speed Internet or appreciate unexpected sounds blasting from their speakers when visiting a website. Users can turn off video or autoplay elements to enhance the user experience.

Broadening Your Digital Horizons

In 2023 and beyond, inclusivity and accessibility are crucial for many reasons. It's about doing what's right and understanding the evolving digital landscape. When you cater to the senior demographic, you recognize a robust, growing market segment with specific needs.

As business owners in industries like healthcare, travel, finance, or real estate, it's essential to ensure that your website is as welcoming and navigable as the warmest brick-and-mortar storefront in any community.

The Legal Side of Accessibility

Beyond ethical considerations, it's worth mentioning the legal concerns of website accessibility. In various jurisdictions, businesses can face legal challenges if their websites aren't accessible to all users, including seniors and those with disabilities. Ensuring your site meets accessibility standards broadens your audience and minimizes potential legal risks.

Onward To A More Connected Tomorrow

Our goal, especially in web development, should be to bridge connections, foster understanding, and cater to everyone—regardless of age or ability.

By embracing inclusive web design, we're expanding our business horizons and championing a cause that matters: the Internet for everyone.

Here's to a brighter, more connected, and inclusive digital future for Falls River and the world. Let's lead the charge together - contact us today to start the conversation.

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Don't hesitate to get in touch with an expert from Interactive Palette today!
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Will Your Cyber Insurance Cover You?

cols, the location of your office(s), the number of employees, and annual revenue estimates.

Is everything still accurate? Do you need to review your business losses/interruption costs with your accountant or CFO to ensure you have adequate coverage? Changes to your policy typically need to be made within a particular time before a claim can be covered. (Some policies are three months, others are longer ~ check with your agent on your specific policy.)

Are you still using the security protocols you listed in your application/questionnaire? More importantly, is your staff using those security protocols (using 2FA/MFA, not sharing passwords, working from home policies, etc.) Have you added additional cyber security protections or a better backup system?

I also recommend you read the small (fine) print about ransomware and wire transfers due to phishing. Many insurance companies have limited or excluded the loss of funds due to phishing. Ensure that all relevant employees are aware of what is covered.

You must "meet or beat" the systems disclosed in your original and renewal paperwork, or you risk having a claim denied.

Claim Requirements and Your Security Incident Plan

Claims must be submitted quickly and with detailed proof of all circumstances leading up to the incident. Your insurance policy most likely has specific steps to be followed in order for your claim to be covered.

Know how quickly you must provide notice of a cyber incident. Your policy should outline how long (30 days, 60 days, etc.) you must inform your provider about a breach, hack, malware attack, or DDOS event that will incur costs. Missing those deadlines will result in a claim denial.

If you have a security incident plan, take a minute to review it. Is everything still current, and is the insurance contact information still correct? If you don't have a written plan, now is the time to make one. Include the order of steps for each type of security incident (ransomware, wire transfer, data breach/hack) required by your insurance company, a list of any reports or supporting documents that will be necessary, and all contact information. You do not want to look for this during or after a crisis!

Remember, the onus of proof is on you to establish that a loss should be covered. Side note: if you have a security incident, ensure all communication is recorded and in writing.

What is Not Covered

Just like standard insurance, most cyber liability policies do not cover damaging events caused by the environment. Fires, explosions, lightning, wind, floods, earthquakes, airborne pollutants, terrorism, nation-state attacks, and acts of God typically fall under the excluded.

Be mindful of "silent cyber." Because cyber liability insurance is becoming more complicated, some businesses file claims under their general liability policy. Companies have gotten away with this in the past, but insurance providers are cracking down, and the top insurance carriers have closed these loopholes.

In short, don't rely on any policy to cover a cyberattack that is not specifically a cyber liability policy.

Going into the holidays gets hectic for most, if not all of us, and cybercriminals use that advantage. By reviewing your cyber insurance, you'll be better prepared for this busy season. As is said, "an ounce of prevention is worth a pound of cure."

Special thanks to Lisa Good of GSG Computers for this article!

IMPORTANT MA PFML UPDATES & POTENTIAL NEW BILL - PAY TRANSPARENCY

The following are important updates to the Massachusetts Paid Family and Medical Leave ("PFML"):

Increase in the Maximum Weekly Benefit

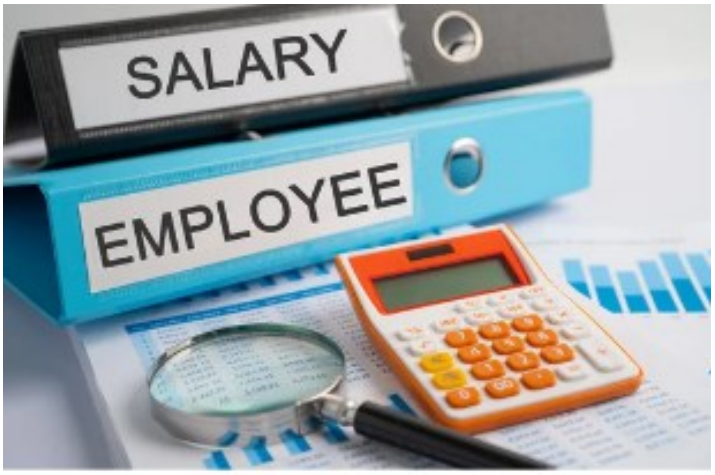
The maximum weekly benefit amount that an employee can receive in PFML benefits in 2024 will be $1,144.90 per week which is an increase over 2023's maximum weekly benefit of $1,129.82.

Changes to Employee's Ability to Top Off Benefits

For applications filed on or after November 1, 2023, employees have the ability to supplement or top off their PFML benefits with any available accrued paid leave (sick time, vacation, PTO, personal time, etc.) This right applies to employees who receive MA PFML benefits through the state plan and also those who participate in their employer's private plan.

Pending New Bill - Pay Transparency

Many of our clients wonder why they cannot prevent employees from sharing their compensation information with one another. The National Labor Relations addresses that, stating that employees can freely discuss the terms and



conditions of their employment. In addiiton, a number of states have already passed Pay Transparency Acts and Massachusetts may be next if a pending bill is signed by the Governor. This would apply to businesses with 25 or more employees. Those businesses would be REQUIRED to disclose the pay range for a particular position in a job positing to (1) an employee who is being offered a promotion (or transfer) to a new position with different responsibilities; and (2) to ANY employee or applicant UPON REQUEST.

Enforcement of rights under this potential new law, including litigation regarding violations, will be handled by the Attorney General and not the employee.

Our office is here to help. Let us know if you have any questions regarding this information or if you require a policy regarding pay transparency or need to revise an old policy that restricts discussion of compensation. Classification of exempt vs. non-exempt positions will also be in the spotlight once wage is more widely known.

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