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This monthly publication provided courtesy of Robert Zehnder, President of Hodgson Consulting & Solutions.

Our Mission:

To eliminate every technical frustration, obstacle and inefficiency for companies with multiple locations and/or a remote workforce.



Hackers Are Stepping Up Their Game This Holiday Season

The holiday season has almost arrived, and more Americans are expected to turn to online shopping this year than ever before. The ongoing pandemic, combined with convenience, makes online shopping an obvious choice for most consumers.

Unfortunately, online shopping has been muddied with hackers and cyberthieves since its debut. There are still safe places on the Internet where we should feel comfortable to shop, though. If you are careful about where you spend your money or share your personal information, online shopping can feel just as safe as entering a store.

Here are our five best tips to ensure that your online holiday shopping is safe and secure.

Stick To Secure Websites

When shopping online, you want to

ensure that every site you visit is secure. Look at the browser bar when entering a new site. If there is a small padlock icon to the left of the web address, the site is secure and you should feel safe to continue. Google Chrome goes an extra step and will label unsecure sites as "not secure" so you know to stay away. Another quick way to tell if a site is secure is by looking at the web address. If it begins in "https," you're good to go. If the "s" is missing at the end and it starts with "http," the site is not secure, and you should find somewhere else to shop.

Don't Be Afraid To Use Your Phone

You can shop on your phone just as easily as you do on your computer, and the portable aspect should not worry you. Major corporations like Amazon and Walmart have secure

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apps with seemingly unlimited items to purchase. Making purchases directly on apps avoids the hassle of going to the company's website, where your connection might not be as secure. It also helps to set up an Apple or Google Pay account, as businesses will not be able to get your bank account information from these sources.

If you do decide to shop on your mobile device, make sure that you are not on public WiFi. Public WiFi is rarely secure, and using it could make you an easy target for hackers. They could get any personal information you enter while on the WiFi. It's better to bookmark the products and purchase them when you are on a private connection.

Use A Password Manager

To keep your information secure, it's imperative to utilize strong and complex passwords that are difficult to crack. Avoid using personal information and using the same password across accounts. To make things easier for yourself, utilize a password manager to keep track of all of your different passwords. This way, you can create complex passwords that even the best of

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hackers can't figure out. Make sure to use a mix of uppercase and lowercase letters, numbers and special punctuation to make the most secure password possible.

Take A Pass On Amazing Deals

If you come across a price that just seems too good to be true, chances are it probably is. If you search for an item on a search engine, you may see prices way lower than those of major retailers. These options could be on unsecured sites as a front to try to steal your information or it could be someone who doesn't actually have the item trying to make a quick dollar. While the deal might seem like something you can't pass up, it may cost you more in the long run, and you might not even get the product.

Pay Attention To Bank Statements

You won't always know when someone gets access to your personal information or bank accounts. By paying attention to your bank statements, you can catch overcharges or purchases that you did not make. Always use a credit card when shopping online because hackers will not be able to access any of your actual money. Most credit cards come with fraud protection that prevents you from being liable for charges you never actually made.

As long as you take the necessary precautions, shopping online is a safe and financially responsible practice. If you follow these tips, your holiday shopping will go as smoothly as possible.

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6 Steps To Keeping Yourself Safe Online

We all use the internet, and nothing is going to change that. But can we all use it safely?

Avoiding sketchy websites used to be the key to protecting yourself online, and for the most part, it was rather easy to do. But now, avoiding malicious websites is only part of the gig. You can be infected with viruses, spyware, trojans, and other ruthless malware simply by opening up the wrong email, clicking on the wrong link, or landing on the wrong website (whether it's a sketchy website or not). However, this doesn't mean safeguarding your online world is a lost cause.

Protecting yourself online involves some work on your end, as well as a high degree of good ol' fashioned suspicion. Here are six basic steps you can take to better protect yourself online.

Use strong passwords.

Craft your passwords to be strong, and you'll easily sidestep a vast majority of online threats. In the event of a serious data breach, the stronger your password, the less likely it is that your account information will leak out. But what does a strong password look like? Try a phrase with capital letters, numbers, and symbols. Just make sure the phrase is altered from account to account. Here are two examples:

EyelookGood9032!

CookiesRprettyGud*89

Be suspicious of emails.

When it comes to emails, always be skeptical of who messages come from and what they're asking you to do. Malicious emails can be extremely targeted, making them very believable. It's important never to click on links, download files, or

follow through with a request until you validate the email and its contents.

Shop only on trustworthy websites.

Sometimes it might be tempting to purchase products on obscure websites – maybe the product you're looking for is hard to find, or it's considerably cheaper on other, less popular sites. But is it worth losing your financial information to a thief or infecting your computer with a virus because you found a tee-shirt two dollars cheaper on an obscure website?

Install a good anti-virus.

There's no reason you shouldn't have a good anti-virus installed on your devices. You can purchase software for a relatively decent price and install it on all of your connected devices. Even though operating systems and browsers come with their own security, it's important to layer on the security as much as possible.

Lock your device.

You should always have your connected devices locked – PC, laptop, tablet, phone, and anything else you may have. There should be a password to access your device and then additional passwords to access applications and online accounts.

Know the settings on your browser.

Your browser's settings can help you protect yourself online if you know what to look for. You can block pop-ups, secure your privacy, turn off search history, and ask the browser to notify you of malicious sites. To learn more, do an online search of your specific browser, and you should be able to find a comprehensive how-to list.

Happy Holidays

■ Tesla Took This Lesson From Ford's 112-Year-Old Playbook

Ford has been a dominant first in the auto industry since the very beginning. Henry Ford once said, "Any customer can have a car painted any color that he wants, so long as it is black." It now looks like Tesla is following Ford's direction.

While other auto companies are focusing on providing more options to their customers, Tesla has scaled back. Tesla offers a third of the color and model choices when compared to its competitors, but their stock value is much higher than most. Tesla has improved their stock value by doing what it does best instead of attempting to appease every customer.

This same thought process can be applied to business. Businesses that try to do everything to win

all customers instead of focusing on their true base usually lose out to the competition. The most successful companies limit their options and make the choice for the consumer easy.

■ You're Not Getting The Most Out Of Your CRM If You're Not Using This Tool

Businesses use CRMs to provide better service to their customers by organizing and automating certain aspects of the business. There's a vital tool in many of the major CRMs that is unutilized in many businesses. The ticket/case function can be used to address and keep a record of issues reported by clients.

When this function is used in CRMs, it can ensure that the problem is sent to the right person who is capable of addressing the issue. It can catch these problems early and will

inform other users of this error so it can be fixed quickly. This helps meet the customers' needs while seeing if there are hidden faults lying beneath the surface of the product or service. A knowledge base can even be created to keep a record of all these problems so that customer service representatives can provide fast service to resolve any consumer issues. Regardless of the size of your business, the ticket/case tool is a valuable resource.

■ How To Attract Clients With A Connected Culture

When it comes to creating a successful business, hiring a dedicated and engaged team makes all the difference. If you have unhappy employees, chances are that you also have unhappy customers.

Building an engaged team starts with setting core values for the company. If all employees believe in the company's core values, they will have a better work experience. Once you have a team in place that believes in the values, work on creating positive connections. Positive connections help make the workplace enjoyable. Consumers are more likely to buy based on emotion, and a happier employee will create a better encounter for the customer. Creating a culture that everyone buys into goes a long way toward growing your business.



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