

THE TECH CHRONICLE

Insider Tips To Make Your Business Run Faster, Easier And More Profitably

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HACKERS ARE TARGETING SMALL CONSTRUCTION COMPANIES AND OTHER INVOICE-HEAVY BUSINESSES

From 2023 to 2024, attacks on construction companies doubled, making up 6% of Kroll's total incident response cases, according to the 2024 Cyber Threat Landscape report from risk-advisory firm Kroll. Experts at Kroll note that the uptick could be driven by how work is carried out in the industry: employees work with numerous vendors, work remotely via mobile devices and operate in high-pressure environments where urgency can sometimes trump security protocols. All of these factors make the construction industry ripe for a cyber-attack.

Ripe For Hackers

Business e-mail compromise (BEC) – fake e-mails designed to trick employees into giving away money or sensitive information – made up 76% of attacks on construction companies, according to

Kroll. These e-mails look like document-signing platforms or invoices to socially engineer users into giving away information.

These tactics are having a higher success rate in smaller construction companies for a few reasons:

- **They deal with a lot of suppliers and vendors.** Construction companies work with many suppliers and vendors, and each vendor can be a weak spot that hackers can exploit. For example, if a hacker gets control of a vendor's e-mail, they can send fake invoices that look real, tricking businesses into sending money to the hacker's account instead. Multiply that by the number of vendors you work

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OUR MISSION:

To enhance our customer's quality of life and the health of their businesses

...continued from cover

with, and that's a lot of potential entry points for a hacker.

- **They use frequent mobile sign-ins.** As truly remote workers, construction employees rely on mobile devices to sign into accounts and communicate from anywhere. This mobile accessibility, while convenient, also increases the risk because mobile devices are typically less secure than desktops or laptops.
- **They work in a high-stakes, high-pressure environment.** In industries where delays can be costly, such as construction or health care, employees may rush to process invoices or approve transactions without thoroughly verifying their legitimacy. This urgency is precisely what attackers count on to get around standard security checks.

Your Industry Could Be Next

Construction companies are not the only ones experiencing more attacks. Small manufacturing companies, higher education institutions and health care providers that lack the robust security infrastructure of larger industry players are also examples of industries seeing a rise in cyber-attacks. These industries, like construction, deal with numerous vendors

and urgent invoices, making them prime targets for business e-mail compromise and invoice fraud.

How To Protect Against BEC And Invoice Fraud

1. Use Multifactor Authentication (MFA)

Accounts that use MFA are 99% less likely to be attacked, according to the Cybersecurity and Infrastructure Security Agency. MFA requires multiple forms of verification before granting access to sensitive information. Even if hackers obtain log-in details, they can't access accounts without the second credential, typically a mobile device or a biometric scan.

2. Always Verify Supplier Information

One of the simplest yet most effective measures is to verify the authenticity of invoices and supplier information. Establish a protocol where employees are required to double-check the details of any financial transactions directly with the supplier through a known and trusted communication channel, such as a phone call.

3. Keep Employees Trained On Common Attacks

Employee training is a vital component of a comprehensive cyber security strategy. Regular training sessions on recognizing social engineering and phishing attempts and understanding the importance of following

verification protocols can empower employees to act as the first line of defense. The Information Systems Audit and Control Association recommends cyber security awareness training every four to six months. After six months, employees start to forget what they have learned.

4. Maintain Strong Cyber Security Practices

Cybercriminals regularly exploit outdated software to gain entry into systems. Small businesses can close these security gaps by keeping software up-to-date. Investing in robust antivirus and anti-malware solutions can help detect and stop attacks before they get into your systems.

You're A Target, But You Don't Need To Be A Victim

Hackers are increasingly targeting small, invoice-heavy industries like construction, manufacturing and health care due to their inherent vulnerabilities. By understanding the reasons behind these attacks and implementing robust cyber security measures, small business leaders can protect their organizations from becoming easy targets. Utilizing MFA, maintaining strong cyber security practices, verifying supplier information and training employees are essential to stopping attacks.

FREE DARK WEB SCAN

Do You Safeguard Your Company's Data & Customer's Private Information Better Than Equifax?

If the answer is "no" you are leaving yourself and your company open to massive liability, millions in fines and lost business, lawsuits, theft and so much more. *Navigate to our 'Contact Us' page and submit an inquiry with the subject of 'Free Dark Web Scan Please! We'll reach out to initiate your scan!*

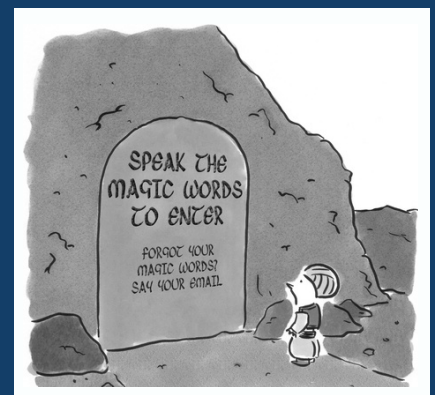
Why? Because you are a hacker's #1 target. They know you have access to financials, employee records, company data and all that juicy customer information – Social Security numbers, credit card numbers, birthdates, home addresses, e-mails, etc.

Our 100% free and 100% confidential, CEO Dark Web Scan is your first line of defense. To receive your report, visit the link below and provide us with your name and company e-mail address. Hopefully, it will be clear and you can breathe easy. But if your company, your profits and your customers are at risk, we'll dig a little deeper to make sure you're protected.

Don't let cybertheft happen to you, your employees and your customers. Reserve your exclusive CEO Dark Web Scan now! Navigate to our 'Contact Us' page and submit an inquiry with the subject of 'Free Dark Web Scan Please - we'll reach out to initiate your scan!

Get your FREE Dark Web Scan today at: www.ccmgtech.com

CARTOON OF THE MONTH



DONALD MILLER

EXPLAINS HOW TO TALK ABOUT YOUR BUSINESS SO CUSTOMERS WILL LISTEN



It's really, really hard to grab people's attention today. Customers are busy and inundated with choices, making it hard for businesses to stand out. Donald Miller empathizes. He knew people loved his book *Building A StoryBrand* – after all, he sold millions of copies. But when Miller decided to tour and fill 700 theater seats for a speaking engagement, half remained empty. “I learned that I'm good at writing the 300 pages but not very good at writing the sentence that makes you want to read the 300 pages. It's two different skill sets,” Miller explained to business leaders at a recent industry conference.

Do you know how to communicate the value of your products or services so customers buy again and again? Most of us don't. That's because we prioritize creativity and cleverness over clarity. Miller argues that no dollar spent on branding, color palettes, logos or website redesigns will help if you aren't clear about your message. Why? Because human brains are hardwired for two things:

- 1 **Survive And Thrive**
- 2 **Conserve Calories**

We don't have time or energy to process unnecessary information; we only buy what helps us get ahead. “If you confuse people about how you can help them survive, you'll lose,” Miller says.

Tell A Story

“The first thing we have to understand is that people buy products only after reading words or hearing words that make them want to bother to buy those products,” Miller explains.

Let's say you meet two people at a cocktail party

who do the same thing for a living. You ask person A, “What do you do?” They say, “I'm an at-home chef.” So, you ask questions about where they went to school, their favorite recipes, etc. Then, you meet person B and ask the same thing. They respond, “You know how most families don't eat together anymore? And when they do, they don't eat healthy? I'm an at-home chef.”

Who does more business? Person B, because they told a story about how they solved a problem. Humans love stories; it's why we binge-watch good television. Good stories have the same core structure, and Miller explains how you can use it to tell the story of why your business is the one customers should choose.

Identify your hero's (customer's) problem and talk about it a lot. When someone asks, “What do you do?” don't tell them. Start by describing the problem. Spend 75% of your time talking about your customer's problem because that triggers the purchase.

Introduce them to the guide (you). The key to being a guide is to listen: “I'm sorry you're going through that. It sounds very stressful.” Then, be competent: “I feel your pain, and I know how to get you out of this hole.”

Give them a plan. This is an active call to action, like “Buy now” or “Schedule a call.” You must challenge the hero to take the action that leads to success.

Remember, the story you're telling is not about you. It's about your customer, the hero. Once you have your message, distill it into short, simple and repeatable sound bites. “It works every single time,” Miller says, “because the human brain cannot ignore a story.”

DON'T FORGET TO CHANGE NEW-HIRE PASSWORDS

To keep things simple, employers often create easy, temporary passwords for new hires to log in to accounts or devices during their first few days. However, a Specops analysis of millions of passwords found that 120,000 used common words related to new employees, meaning the new-hire passwords were never changed. Hackers know this and use these simple password structures in brute force attacks. The most commonly hacked passwords on new accounts are user, temp, welcome, change, guest, starter, logon and onboard. Look familiar?

Prevent this mistake by forcing change at log-in (if possible), using a service like First Day Password or an authenticator app or making a new-hire password REALLY hard.



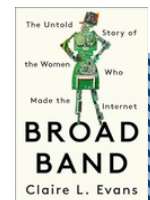
BROAD BAND

By Claire L. Evans

In tech, there are stories we hear all too often: a major company got hacked, Meta dealing with yet another lawsuit or Google implementing some new security

measure. However, there's one story we don't hear enough: pioneering women in tech. Much like *Hidden Figures* and *Rise of the Rocket Girls*, *Broad Band* by Claire L. Evans uncovers the pivotal yet overlooked contributions of female pioneers who shaped the Internet.

Evans vividly narrates the achievements of visionaries like Grace Hopper and Elizabeth “Jake” Feinler, showcasing their revolutionary work in computing and online networks. Evans sheds light on these hidden figures, inspiring a new generation to recognize and celebrate the women behind technological advancements. *Broad Band* is an essential, enlightening read that helps redefine the true history of technology.





VPNS ARE NOT AN INVISIBILITY CLOAK

(Don't Use Them Like One)

WHAT'S NEW

As we near the end of the third quarter, it's a good time to review time off policies and how requests are handled. Time off requests increase during the holidays and you don't want to be short handed because too many people were scheduled off on the same day.

Having a policy in place which is clear when it comes to how and when time off is requested and approved makes it easy for employees and supervisors to know what requests are likely to get approved and when. These policies should also outline steps for supervisors to take during their approval review to ensure that there's available staff to cover the business for the days requested.

That process may require some extra calendar checking - but a time and attendance solution can be an efficient tool for all team members when it comes to time and attendance. If you don't have a time and attendance solution in place we'd love to recommend one! Our web based solution calculates PTO, allows for built in custom holidays, and contains a time off calendar function that makes it even easier for your team to make sure that the business is covered and everyone gets to enjoy some well earned time off.




If you'd like to learn more about our time keeping solution please give us a call or send us an email to setup a free 30 minute consultation!

A virtual private network (VPN) is essential for modern office work to create a secure, encrypted connection between your device and a remote server, allowing you to work from anywhere while protecting sensitive data. VPNs are also gaining popularity for personal browsing by routing Internet traffic through a remote server to mask your IP address. It's like a gated tunnel only you can enter, which is handy for accessing region-restricted streaming services or content and protecting data when using public WiFi.


However, some people confuse VPNs with an invisibility cloak, believing that anything they do online while using a VPN is hidden. That is not the case. Some VPN services log your data (which can be leaked, hacked or sold), and there are other ways cybercriminals can track you online. Understand what VPNs do and don't do so you aren't putting yourself at unnecessary risk.


What VPNs Do (And Don't Do)


VPNs are excellent for enhancing privacy and security. **They DO:**

-  Hide your IP address, making it harder for websites and advertisers to track your online activities.
-  Encrypt your Internet traffic, safeguarding sensitive information like passwords and business communications.
-  Allow access to geo-restricted content, which can be beneficial for business research or accessing region-specific services.

Despite these advantages, VPNs have limitations. **They DON'T:**

-  Make you completely anonymous. While your IP address is hidden, websites can still track you using cookies and other tracking methods.

 Protect you from malware or phishing attacks. A VPN cannot filter malicious content, so you still need robust antivirus software and cyber security practices.

 Prevent all data logging. Some VPN providers may log your data, so choose one with a strict no-logs policy.

Warning: Avoid Free VPNs!

Free VPNs are dangerous. Many free services log your data and sell it, undermining the very privacy you're trying to protect. Free VPNs may also have weaker encryption standards, exposing you to more risks. Always opt for reputable VPN providers with clear privacy policies and transparency about how they use your information.

How To Use A VPN Responsibly

- **Choose A Reputable Provider:** Look for VPN services with strong privacy policies, good reviews and transparency about their data-handling practices.
- **Enable Kill Switch:** This feature ensures your Internet connection is severed if the VPN connection drops, so your data won't be leaked.
- **Update Regularly:** Keep your VPN software updated to benefit from the latest security improvements.
- **Combine With Other Security Steps:** To maximize protection, use a VPN with antivirus software, firewalls and good cyber security hygiene.

Understanding VPN capabilities and limitations ensures you use them effectively and responsibly, protecting your data without relying on a false sense of invisibility.

