WCI Technology Insider

Insider Tech Tips – Written for Humans, Not Geeks

The 10X Rule
by Grant Cardone

Every entrepreneur wants nothing more than for their business to be successful and profitable, but it's impossible to see success if you're not setting the proper goals. As Grant Cardone explains in his book *The 10X Rule,* many entrepreneurs fall into the trap of setting targets that are too low. He explains that when you set low-hanging goals, you're only competing in your industry, but if you create some that are 10 times more than what you initially imagined, you can dominate. It's all about taking massive action to reach your business dreams. *The 10X Rule* is a fascinating read packed full of relevant tips that will help entrepreneurs find success. All entrepreneurs, business leaders and salespeople should give this book a read.

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Bill Wright
Founder & CEO

Our Mission:
Technology systems that anchor your business and protect what you have built, from a company inspired to make the world better.

Add an Extra Layer of Cyber Security
Protection by Utilizing Cyber Insurance

Establishing effective and efficient cyber security policies is one of the most important aspects of protecting your business. We often discuss why cyber security is so important and the different cyber security practices your business can implement. We also mention how advanced cyber threats and cyber attacks have become as hackers improve their tactics and technology. For this reason, you may wonder if there's anything that will cover your business if it falls victim to a cyber attack even though you have strong cyber security practices in place. Thankfully, cyber insurance is available to business owners who have proven they take cyber security seriously.

Cyber insurance (sometimes referred to as cyber liability insurance) is the coverage an organization can acquire to protect against losses incurred by a data breach or other malicious security incidents. Cyber insurance policies have grown exponentially in popularity over the past few decades as cyber criminals have become more cunning. Because of this, cyber insurance prices have also risen, so you may be curious whether cyber insurance is something your business absolutely needs.

Cyber insurance policies differ from provider to provider, but most will include the following coverages:

Customer and Employee Outreach
If your business is the victim of a cyber attack and precious information is stolen, who are some of the first people you need to contact? Your customers and employees, of course. They need to be aware that a cyber attack occurred,

... Continued from Cover

and their information may have been compromised. Depending on your industry and location, there may be a legal obligation to inform. If you have a large customer base, notifying them of a cyber security breach can be expensive. Cyber insurance will help cover those costs.

Recovering Stolen Data
It can be costly to hire a data recovery professional to recover stolen customer or business information, but it is necessary after suffering a cyber attack. Most cyber insurance policies will pay for a professional's help.

Software and Hardware Repair/ Replacement
Cyber criminals can wreak havoc on your software and hardware. If they damage or corrupt your computers, network or programs, your cyber insurance policy will help cover the cost of repair or replacement. Some insurance policies will also cover any financial loss due to business interruption caused by a cyber attack and ransomware demands. Cyber insurance will not cover your system upgrades, estimated future financial

losses due to a breach or decreased valuation of yourbusiness caused by a cyber attack. It's vital you know exactly what is covered by your policy before beginning coverage.

Starting a new cyber insurance policy is easier said than done. Since cyber insurance has grown in popularity, most providers have become more selective about who they cover, meaning you have to meet some criteria to qualify for a policy. The most essential thing any cyber insurance provider will look at will be the strength of your current network security and cyber security practices. Ensure you utilize multifactor authentication throughout your entire business and hold training sessions annually with your team. Purchase a firewall and do whatever else you can to improve your security. If you don't, the rates for your policy will be astronomical, if you can even get one at all.

Suppose your business is within an industry that requires a certain level of cyber security compliance. In that case, you should be meeting your requirements, or else you won't qualify for a cyber insurance policy. This shouldn't be an issue for your business since you must be

compliant regardless of your interest in cyber insurance. Just make sure you look into your compliance requirements before applying for a cyber insurance policy to ensure you don't get denied coverage.

If you work with third-party vendors, you must do you due diligence and ensure they meet their cyber security requirements. Doing thorough research on the parties you interact with will help you get more affordable cyber insurance rates. Additionally, it would be best if you had an incident response plan in place. The insurance provider needs to know you're prepared to help your customers and your business if disaster strikes.

Cyber insurance can help further protect your business if you become the victim of a cyber attack. In today's society, where every business and their customers' information is a target for cyber criminals, make sure you're as secure as possible. Build a strong cyber security plan and apply for cyber insurance to get maximum protection.

Use Personalization to Your Advantage

Personalization is the key to successful marketing and branding because it allows you to form relationships with your customers. This - in turn - can lead to better retention and more referrals. Creating a personal brand is as easy as sharing personal stories with your clientele. It's a great way to build a community out of your customer base while also sharing why you're in business.

However, personal marketing is the act of engaging your customers with targeted marketing so you can build long-lasting relationships. This includes starting your e-mails with the customer's name as a greeting or tailoring your communication to their interests. Your marketing should be personalized, conversational and engaging. Combining personal branding and marketing will put your business on the path to success.

TECH FACTS

#1

34% of people write their to-do lists on paper. 22% use online tools, 18% use a calendar on their phones, 17% use project management systems and the last 9% use 'other methods'

#3

1 in 5 students has used a mobile app to organize their schoolwork

#2

74% of clients who stop dealing with a company do so because it's disorganized. These customers tend to move to their direct competitors.

Bill's Favorite Business Gadget of the Month

Microsoft Presenter+ remote control

If you use Microsoft Teams for meetings and presentations (and who doesn't?) you might be interested in this neat little gadget.

The Microsoft Presenter+ wireless remote control has Teams-enabled technology, but it works with other apps, too. It helps to make presentations more engaging, mute participants and switch between controls more easily.

WCI TECHNOLOGY SOLUTIONS

Inspirational Quote of the Month:

"The only way you are going to have success is to have lots of failures first"

- Sergey Brin, co-founder, Google

February's Featured Everyday Gadget:

The LARQ Bottle PureVis

Americans have become increasingly aware of their need for water over the past few years. To avoid dehydration, many people have started to carry reusable water bottles everywhere they go, and now you can get a reusable water bottle that cleans itself and your water. The LARQ Bottle PureVis is the world's first self-cleaning water bottle and purification system. Every two hours - or at the touch of a button - the bottle's UV-C LED technology cleans and eliminates harmful bacteria from the bottle. The bottle comes in an insulated version that can keep the temperature of your water the same for hours on end, as well as a non-insulated lightweight version that's easy to bring wherever you go. This bottle is a must for anyone who is try to live a healthier lifestyle.

4 Ways to Answer Questions Like a CEO

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Using these tactics will give you a much better chance of being hired at your dream job or persuading investors.

Dr. Geoff Smart is the chairman and founder of ghSMART, a leadership consulting firm that exists to help leaders amplify their positive impact on the world. Dr. Smart and his firm have published multiple *New York Times* best sellers. He stays active in his community and has advised many government officials.

Are you *still* using the same old password?

We talk a lot about strong passwords. It's kind of our job. But they're really important if you want to protect your online accounts and keep your data safe.

So why are we hearing that '123456' is still the most common password? Researchers found it used more than 100,000 times in a recent study.

'Admin' is another popular choice, found 17,000 times, followed by the highly creative 'root' and 'guest'. Often these are pre-set default passwords which you're supposed to change when you first log in - but too many people don't bother.

Names - personal names, celebrities, even football teams - are also common, as are profanities. One swearword cropped up 300,000 times in the study (we'll let you guess which word it was).

But popular choices make for weak passwords. A brute force attack involves throwing thousands of passwords at a system. So if you're using nay of these examples, it wouldn't take long for an attacker to gain access to your account.

A good solution is to use a password manager. This will create long, strong, random passwords that are impossible to guess. It also stores them securely and auto fills them, saving you time.

An even safer solution is Passkeys. These could take over from passwords entirely - Apple and Microsoft are already rolling them out across their apps and accounts. Passkeys consist of two 'keys': One on your device and one within the application. When they connect and recognize each other as the right fit, you gain access to your account... all without clicking a button.

The best part is that you never have to remember a password. It's all done within your device and the application, so it's unlikely that a cyber criminal will ever be able to get their hands on your login credentials. And there are 123456 reasons why that's a good thing.

Need help to find the right password manager? Get in touch.

Did You Know

Teams is more popular than email?

Microsoft Teams has become more popular than email for most businesses that use it.

Employees interact with Teams 1500 times a month on average, spending more time in Teams Chats than they do in their email.

New to Windows 365

Massive Teams meetings are about to get easier

If your lobby policy in a Teams meeting is "Invited Users Only" (the most secure thing to do), Teams will only recognize the first 1000 people on that list and let them through.

Not a problem for most meetings, sure, but there are occasions where this can be restrictive.

Microsoft has recognized the issue and has upped that limit to - wait for it - 10,000! Hats off to you if you can hit that limit.

Don't waste money on the wrong tech

Have you ever felt like you've wasted money on technology that you thought would change your world?

The right tech really can be transformative. You can grow you business quicker, help employees be more productive, and help your systems run more smoothly. That allows you to focus on strategy and to stop sweating the small stuff.

But the wrong choices can be more trouble than they're worth. That leaves you to foot the bill for a solution that solves nothing, or, worse, creates problems of its own.

Here's our best advice for making the right tech choices in your business:

- Don't fixate on digital transformation for its own sake. Focus on what you want to achieve and choose the tech that helps you to get there.

- Be open to the idea of process change if the tech can create efficiencies. But your tech should support you - not force you to work the way it wants you to.

- Define your objectives and seek expert advice before making a big change. That software might look like the answer to everything, but is it well established? Is it reliable? Is there good support, and are there regular updates? Could an alternative do the same thing for a smaller investment?

- Focus on your data. Big corporations have a deep understanding of their data and work hard to define how success will be measured. Think about how you're able to access your data, how you can protect it, and what it can tell you about your choices.

- Enter the cloud. Cloud solutions can help you keep your data better protected and are often more scalable so that they can grow with you.

- Ask for help. You can't be an expert in everything, so it there's something you don't understand, or if you can't decide what's best for you, ask an expert.

If you're thinking about change and want to make the right tech decisions for your business, we're here to support you all the way. Just get in touch.

Technology Update

A report by software giant Adobe found that two thirds of Chief Information Officers plan to digitize their workplace and introduce software that automates admin tasks.

The idea is to boost productivity, freeing up employees' time for more creative and vital jobs. It can also work to boost morale, increase engagement, and keep everyone more organized.

Another benefit of digitization is improved data analytics and insight. And of course, improved revenue opportunities.

Time for another Tech Quiz
Whose tech knowledge is the best this month?

1. **What was the name of the first computer virus (created in 1971)?**
2. **1024 bits is equal to how many bytes?**
3. **What number system do computers use as the base for all operations?**
4. **What's the maximum number of rows that Excel can handle?**
5. **What's the name of the plain text editor in Windows?**

The answers are on page 8.

Question: Should I be monitoring my remote employees?

Answer: If you want to maintain a culture of trust in your business, probably not. But you will want to understand their productivity. There are a number of apps that can help with this. Get in touch for recommendations.

Question: Where should I focus my IT spend?

Answer: Security is key, but beyond that, more and more businesses are looking at cloud solutions to help in all areas of the business. It's an in-depth subject, so you should take expert advice before making big decisions.

Question: Should I allow my employees to install apps on work-issued phones?

Answers: Yes - and they'll need some apps to do their job. However, you should make sure they install only what's needed. And make sure they're genuine downloads from the main app stores - there are a lot of malicious apps in the wild!

QUIZ Answers

1. CREEPER
2. 128 BYTES
3. BINARY
4. 1,048,576
5. NOTEPAD

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Boost Your Business by Improving Employee Morale

Employee happiness is one of the most important aspects of running a business. When a group of employees feels unhappy or unsupported in their role, it can quickly spread throughout the workplace, plummeting productivity and morale. Thankfully, there are things you can do to boost employee morale and happiness, but you must understand how your employees currently feel. The best way to do so is through a survey. You can utilize an online survey from companies like 15Five or Culture Amp to see how your staff feels about the business, its leadership and its culture. From there, you can implement strategies to improve the workplace while also altering or removing the aspects that are not working for your employees.

Most common employee problems can be rectified through management interventions. If you employees complain about a lack of compensation, benefits or time off, devise plans to improve their work experience. Create performance-based incentives or offer more paid time off. Try to increase your employees' pay annually if possible. You also want to recognize your employees for performing exceptionally in their roles by giving them a shout-out in a company meeting or buying lunch one day. Little acts of kindness and recognition go a long way toward creating a positive work environment - and you will quickly notice a boost in productivity when your employees are happier.

4 Ways to Take Control of Your Schedule

Every day is busy for those who lead or own a business, but you must stay organized and stick to your schedule to ensure everything gets completed. This is a difficult task for many business leaders, though. Little distractions can cause us to procrastinate and get behind on our work, making for long workdays. If you find yourself struggling to stay on schedule, give some of the following tips a try.

- Set deadlines for every important task
- Turn off app notifications on your phone so your attention stays on your work
- Delegate tasks to others if you feel overwhelmed
- Keep your workspace clean