



Technology Times

Volume V, Issue I

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

January 2012

PCI Compliance - Evaluate Where You Are As We Begin A New Year

If you're a merchant that accepts credit cards, January is a perfect time to review PCI Compliance.

If you've never completed your Self Assessment Questionnaire (SAQ), it's time to get it done!

If you're still confused about PCI Compliance in general, contact us immediately for our help.



We recently published a second edition PCI Compliance book to help you better understand the meaning of being compliant and why it is important to you.

What's In It For Me, The Merchant That Accepts Credit Cards?

More than 340 million computer records containing sensitive personal information have been involved in security

breaches in the U.S. since 2005. Now criminals are shifting sights to small merchants because many have lax security for cardholder data. More than 80% of attacks target small merchants.

What Data Thieves Are After

Simply put, they are looking for cardholder data. By obtaining the Primary Account Number (PAN) and sensitive authentication data, a thief can impersonate the cardholder, use the card, and steal the cardholder's identity.

Sensitive cardholder data can be stolen from many places:

- Compromised card reader
- Paper stored in a filing cabinet
- Data in a payment system database
- Tapping into your wireless or wired network
- A hidden camera recording entry of authentication data

If you are a small merchant, you are a prime target for data thieves. It is your responsibility to protect cardholder data internally, and at the point-of-sale. If cardholder data is stolen - *and it's your fault* - you could incur fines, penalties, even termination

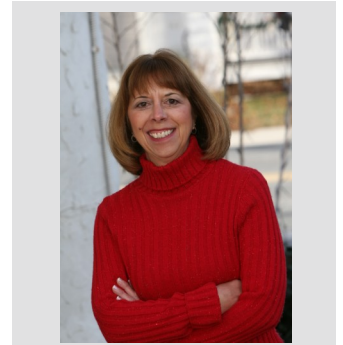
of the right to accept payment cards!

Why should you, as a merchant, comply with the PCI Security Standards? At first glance, especially if you are a smaller company, it may seem like a lot of effort and the Self Assessment Questionnaire are confusing. But not only is compliance becoming increasingly important, it may not be as hard as you expected.

Compliance with data security standards can bring major benefits to businesses because as a result your company will be more secure and have the missing policies and procedures in place. On the other hand, failure to comply can have serious and long-term negative consequences.

Here are some benefits:

- Compliance with the PCI-DSS means that your systems are secure and customers can trust you with their sensitive payment card information.
- Compliance improves your reputation with acquirers and payment brands - the partners you need in order to do business.
- Compliance is an on-going...



"As a business owner, I know you don't have time to waste on technical and operational issues. That's where we shine! Call us and put an end to your IT problems finally and forever!"

**- Val Aubry
Main Street Software**

Inside this issue:

The Difference Between Backup, Disaster Recovery & Business Continuity	2
January Trivia	2
How To (Finally) Hit Your Top 5 New Year's Resolutions Thanks To High-Tech	3
Kid Logic On Smart Buying and Careers	3
Welcome Our Newest Clients & Friends	4
Referral Program	4

Continued on Back Page



January Trivia Challenge

The Grand Prize Winner of last month's Trivia Challenge is...

JoNan Shirk from **Donegal Industries** in **Mt. Joy**.

She correctly answered the following question:

What Christmas food is made from "marsh-whorts"?

- A) Stuffing
- B) Sweet Potatoes
- C) Marshmallows
- D) Cranberry Sauce

The answer is:

D) Cranberry Sauce

Congratulations, JoNan!!!

She won a nice tray of homemade Christmas cookies.

Now here's your chance to win a **Lifeline Ultimate Survivor Kit!**

This Month's Trivia:

Which of these famous people has a birthday on January 1st?

- A) Betsy Ross
- B) Paul Revere
- C) J. Edgar Hoover
- D) All of the above

Email me right now with your answer!

amy@mssinc.com

Or call in with your answer!

717.898.2946

Must answer by January 20th to be eligible for prize.

Please note: One prize per entrant, per quarter.



The Difference Between Backup, Disaster Recovery And Business Continuity

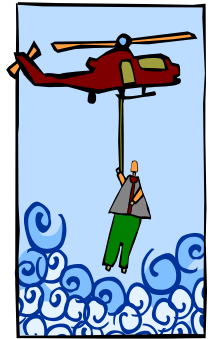
If you think "data backup" is synonymous with "disaster recovery" and aren't sure what "business continuity" means, you're not alone. Most of the business owners we talk to make the mistake of not knowing the difference and end up paying the price when data is lost, a network goes down or a disaster prevents them from accessing their physical office and the server inside.

First, data backup simply means a copy of your data is replicated to another device or location. Tape drives, offsite backup and even USB devices provide data backup. Data backup is obviously important. However, the more important consideration is whether or not your backup solution provides easy *disaster recovery*, or the ability for you to recover all your files, software and functionality quickly, easily and without corruption. For example, if your server died, you wouldn't be able to quickly get back to work if you only had file-level backup. In order for you to start working again, your server would need to be replaced, all software re-installed, data re-installed and then the whole system would need to be configured with your settings and preferences. This process could take hours or even days – and that's if you have all your software licenses and a clean copy of your data.

Then there's business continuity. This is the ability for your business to continue to operate even after a major disaster. For example, if you ran an accounting firm and your building burned to the ground, you'd be out of business if all your files were on the server only. However, if you had your network in the cloud, your employees could continue to work from home or some other location, giving your business continuity.

Of course, you need all three at some level. At a minimum you need to make sure you have in place the right backup and disaster recovery plan for your tolerance for downtime, and a plan for how your business could continue to operate if you could no longer access your building, server or data. You should review your plan annually.

If you want a simple and easy way to get all of this handled, give us a call at 717/898-2946! We specialize in planning, implementing and managing these projects so you don't have to.



A HAPPY NEW YEAR



"Due to the space-age materials used in making this model, this one collects less dust than other exercise equipment."

How To (Finally) Hit Your Top 5 New Year's Resolutions Thanks To High-Tech

Thinking about setting the "usual" New Year's resolutions of losing weight, being more organized and getting out of debt, but have a feeling deep down you aren't going to follow through? We're here to help! Below are 5 common New Year's resolutions and simple techie ways to keep you on track.

#1: Be More Productive

If improving your time-management skills is one of your New Year's resolutions, this will be a BIG help: Turn off the automatic send and receive for your e-mail (I can almost hear the gasps of horror). Admit it, you're addicted to e-mail and if you're like most people, you're checking it *constantly*. In fact, there's a good chance it's the first thing you do in the morning and the last thing you do at night. If you want to stop the constant temptation to lose focus on your work, simply turn off the automatic send and receive function, forcing you to click on the "Send And Receive" button at set times. If that's too "cold turkey," you could at least turn off the sound and icon popup so you're not distracted by it while working.

#2: Save Time

After e-mail, checking social media sites can be another huge time suck. If you (and possibly your staff) are wasting a lot of time on Facebook, good content filtering software can keep you in check by preventing you from accessing these sites from your work PC. You can also allow certain people in your company access while blocking others; so if you have a web manager or marketing manager who needs to access these sites for work but find it too tempting for YOU, we can configure the system to assist you with that temptation.

#3: Get Out Of Debt And Start Saving More

If you feel like you can't get a handle on where your money goes, check out www.Mint.com. This site automatically compiles all your bank statements, retirement and credit card accounts to give you one snapshot of where you're spending money – and it's FREE! Best of all, you only need to set it up once and it will automatically update your finances and put them into easy-to-read graphical reports – and since Mint.com connects to almost every US banking and financial institution with internet banking capability, you won't have to manually enter your information over and over again. The site offers ways to save money, allows you to set financial goals and keeps track of those goals automatically.

#4: Lose Weight

Pearson's Law states that anything measured improves, and anything measured and reported upon improves exponentially; So if you want to lose weight PLUS get in shape, check out this site <http://tinyurl.com/shakeoffpounds>. (You may recall me bragging about my daughter and her involvement in Turbo Fire 2!) This is the nutritional shake I drink each day along with my Beachbody fitness program. You can get it all, the shakes, the workouts, AND the fitness plans!

#5: Get Organized!

If you're like me, you've got a million things going on – from business, family and everything in between, it's easy to get overwhelmed and forget tiny (but important!) details. Using Evernote can help. Evernote allows you to capture and organize any files, notes, web sites, audio or hand written notes in one easy-to-learn interface. And with the mobile app, you can capture a to-do item or reminder at any time without the fear of losing it.

The Lighter Side...

Kid Logic on Smart Buying & Careers



A little kid was looking at the large ripe watermelons growing in the gardener's melon patch. "I'll give you my twenty five cents for that watermelon," said the boy pointing to a beautiful, large, ripe fruit in the middle of the patch.

"No," said the gardener, "I'll get \$2 for a watermelon like that one." The little boy pointed to a tiny watermelon just beginning to grow nearby. "Will you take twenty five cents for that one?"

"Sure," replied the gardener, "I'll give you that one for twenty five cents."

"OK," said the little kid, sealing the deal by putting the coin in the gardener's hand, "I'll pick it up in about two weeks."

6-year-old Jimmy, a precocious kid, always told everyone he wanted to be a doctor when he grew up. One day as Jimmy was running through his house playing, he ran into the corner of a table and hurt his eye. Being a little kid, Jimmy cried for a while but also kept saying, "Oh no, now I can never be a doctor when I grow up."

Jimmy's mom trying to reassure him, told Jimmy that he could still be a doctor but Jimmy kept insisting that he couldn't.

Finally, she asked, "Why can't you be a doctor, Jimmy?"

Holding one hand over his injured eye, Jimmy said, "Because now I will have to be a pirate!"



IF YOU'RE A SMALL TO MEDIUM SIZED BUSINESS - WE'RE YOUR IT SOLUTION!

Products & Services We Offer:

- ◆ Small Business Network Support
- ◆ Offsite Desktop & Network Monitoring
- ◆ Network Upgrades & Implementation
- ◆ Virus Protection & Removal
- ◆ Network Security & Firewalls
- ◆ Hosted Exchange
- ◆ PC Repair & Troubleshooting
- ◆ Backup Disaster Recovery
- ◆ PC's & Networking
- ◆ Accounting Solutions
- ◆ Programming Services

We are proud partners of the WAC Consulting Group



Independently owned companies sharing expertise and enhancements to better serve our individual accounting customers' needs.

Check Us Out Online!



www.facebook.com/mainstreetsoftware



www.twitter.com/MSSINCPA

PCI Compliance - Continued

...process, not a one-time event. It helps prevent security breaches and theft of payment card data, not just today, but in the future.

- As data compromise becomes ever more sophisticated, it becomes ever more difficult for an individual merchant to stay ahead of the threats.
- The PCI Security Standards Council is constantly working to monitor threats and improve the industry's means of dealing with them through enhancements to PCI Security Standards and by the training of security professionals.
- When you stay compliant, you are part of the solution - a united, global response to fighting payment card

data compromise.

- Compliance has indirect benefits as well:
 - Through your efforts to comply with PCI Security Standards, you'll likely be better prepared to comply with other regulations as they come along, such as HIPPA, SOX, etc.
 - You'll have a basis for a corporate security strategy.
 - You will likely identify ways to improve the efficiency of your IT infrastructure.

But if you are **not** compliance, it could be disastrous:

- You may incur fines and penalties
- You may lose the ability to accept credit or debit cards
- Your customer's will lose confidence and buy from

someone else

- You will lose sales
- You may incur legal costs and significant fines
- You may ultimately go out of business.

The fact of the matter is, the guidelines set by the PCI Security Council are simply good business practices.

As your IT partner, we are here to help you secure your network infrastructure AND complete the Self Assessment Questionnaire. Even if you completed your SAQ in 2011, you still **MUST** indicate that you have reviewed your company security policy, acknowledging that there were no issues exposed by external scans that need remediation, and have your internal PCI Compliance log book updated.

Welcome My Newest Clients & Friends!

- Whistle Stop Shop
- Connie Gutshall
- Sue Blow
- Ron & Karen Michnya
- Dan Curtis
- Kurt Koehler
- U.S. Commercial Realty
- MDS
- Dan Leber

Referral Program

We will pay you **\$25** for anyone that you refer to us that becomes an appointment.

When you give us a referral that becomes a new client, we'll pay you **\$75 more** and give your referral **\$100 off** their first purchase of \$500 or more.

