

Ecommerce Cyber-Security 101 to Protect Your **Small Business**



Think like a thief. Picture a store left poorly secured, valuable merchandise easily accessible using minimal tools under cover of darkness. Now, imagine a digital storefront with weak security controls and thousands of financial records ripe for the picking. Hackers love small businesses, but you can stop them in their tracks with robust ecommerce cyber-security.

According to cyber-security firm Kaspersky, 48 percent of small to medium businesses have experienced data breaches this year. That means the exposure of financial and personal data for thousands of customers. And it means a payday for hackers who sell that information on the dark web.

For cyber-criminals, ecommerce presents a particularly attractive target. From the comfort of a laptop computer, at any time of day, they can steal credit cards and identities, aided by increasingly sophisticated malware. It can take months for the businesses and individuals affected to even realize they have been robbed. And the results can prove catastrophic.

Know the Risks

Cyber-criminals attack your virtual storefront in a variety of ways. For example, they may insert malware into your website to skim credit card information during the payment process. Or, with stolen contact information, they may impersonate your business and send phishing emails to clients to trick them into revealing sensitive data.





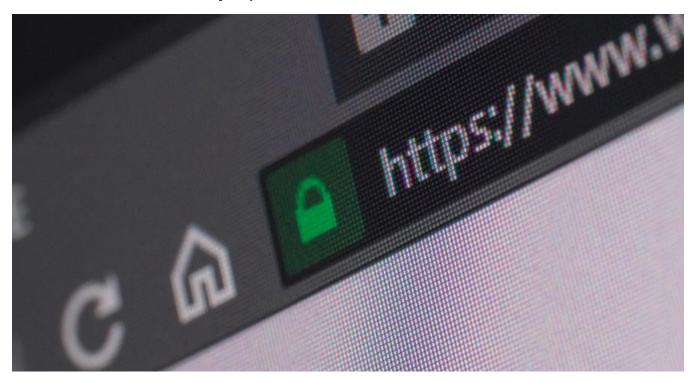






In addition to stealing sensitive data, hackers can also disrupt your business with targeted attacks. In a DDoS attack, a flood of internet traffic overwhelms your servers. As a result, your customers find themselves unable to access your website or complete transactions. Likewise, ransomware can cripple your network by encrypting and compromising critical files.

Any of these attacks can spell doom for your business. Your customers have hundreds of options at their fingertips. If they cannot access your website, or if they cannot trust the security of their information with you, they will go elsewhere. In fact, a large percentage of small businesses close their doors within six months of a major cyber-attack.



Implement Ecommerce Cyber-Security Best Practices

You cannot afford to take a casual approach to ecommerce cyber-security. Instead, apply multi-layered security that includes strategies such as the following:

- Start with HTTPS/SSL Indicated by the lock icon in the address bar, this is the internet protocol designed to promote secure internet transactions. In addition to encrypting sensitive information, it can also improve your search engine ranking. Keep in mind that HTTPS represents a starting point and does not provide adequate security on its own.
- Secure your payment gateway Choose your payment processor carefully, searching for a provider that provides comprehensive PCI compliance, encryption and regular security scans.
- Apply security patches early Keep your firewall and software applications up to date, applying security patches when they come available. Pay special attention to the platform you use for your website, as well as to your antivirus and anti-malware solutions.











Use and encourage strong passwords – Use strong passwords for your control panels and servers. In addition, encourage your customers to employ long passwords with combinations of letters, numbers and special characters.



Strengthen Your Defenses with Strategic Partnerships

As technology continues to rapidly evolve, cyber-attacks have increased in frequency and sophistication. Small businesses doing ecommerce present particularly attractive targets for cybercriminals. Protect your business and your customers by educating yourself and partnering with security experts that know the ecommerce cyber-security environment.

With deep experience in <u>retail cyber-security</u>, eMazzanti provides the tools and expertise you need to secure your digital storefront. As an active member of the PCI Security Standards Council, we can help keep you PCI compliant. We can also guide you through EMV implementation and ensure the security and privacy you and your customers demand.









