I’m not going to make payroll - we’re going to close our doors as a result of the fraud."

Unfortunately, that statement is becoming more common among smaller businesses, according to Mitchell Thompson, head of an FBI financial cybercrimes task force in New York.

The FBI reports that since October 2013 more than 12,000 businesses worldwide have been targeted by social engineering–type cyberscams, netting criminals well over $2 billion. And those are just the reported cases. Often, due to customer relationships, PR or other concerns, incidents go unreported.

These unfortunate events were triggered by a particularly nasty form of cyberattack known as “social engineering.”

Social engineering is a method cyber con artists use to lure well-meaning individuals into breaking normal security procedures. They appeal to vanity, authority or greed to exploit their victims. Even a simple willingness to help can be used to extract sensitive data. An attacker might pose as a coworker with an urgent problem that requires otherwise off-limits network resources, for example.

They can be devastatingly effective, and outrageously difficult to defend against.

The key to shielding your network from this threat is a keen, ongoing awareness throughout your organization. To nip one of these scams in the bud, every member of your team must remain alert to these five telltale tactics:

1. Baiting – In baiting, the attacker dangles something enticing to move his victim to action. It could be a movie or music download. Or something

continued on pg 2
like a USB flash drive with company logo, labeled “Executive Salary Summary 2016 Q1,” left where a victim can easily find it.

Once these files are downloaded, or the USB drive is plugged in, the person’s or company’s computer is infected, providing a point of access for the criminal.

2. Phishing – Phishing employs a fake e-mail, chat or website that appears legit. It may convey a message from a bank or other well-known entity asking to “verify” login information. Another ploy is a hacker conveying a well-disguised message claiming you are the “winner” of some prize, along with a request for banking information. Others even appear to be a plea from some charity following a natural disaster. And, unfortunately for the naive, these schemes can be insidiously effective.

3. Pretexting – Pretexting is the human version of phishing, where someone impersonates a trusted individual or authority figure to gain access to login details. It could be a fake IT support person supposedly needing to do maintenance…or an investigator performing a company audit.

Other trusted roles might include police officer, tax authority or even custodial personnel, faking an identity to break into your network.

4. Quid Pro Quo – A con artist may offer to swap some nifty little goody for information… It could be a t-shirt, or access to an online game or service in exchange for login credentials. Or it could be a researcher asking for your password as part of an experiment with a $100 reward for completion. If it seems fishy, or just a little too good to be true, proceed with extreme caution, or just exit out.

5. Tailgating – When somebody follows you into a restricted area, physical or online, you may be dealing with a tailgater. For instance, a legit-looking person may ask you to hold open the door behind you because they forgot their company RFID card. Or someone asks to borrow your laptop or computer to perform a simple task, when in reality they are installing malware.

The problem with social engineering attacks is you can’t easily protect your network against them with a simple software or hardware fix. Your whole organization needs to be trained, alert and vigilant against this kind of incursion.

Don’t let your organization be caught like a sitting duck! You’ve worked way too hard to get where you are today to risk it all due to some little cyberhack you didn’t know about. Call us and get your copy of The Top 10 Ways Hackers Get Around Your Firewall And Anti-Virus To Rob You Blind – before your company becomes yet another social engineering statistic.

Help Us Out And We’ll Give You A Brand-New iPod For Your Trouble

We love having you as a customer and, quite honestly, wish we had more like you! So instead of just wishing, we’ve decided to hold a special “refer a friend” event during the month of July.

Simply refer any company with 10 or more computers to our office to receive a FREE Computer Network Assessment (a $397 value). Once we’ve completed our initial appointment with your referral, we’ll rush YOU a free iPod Nano of your choice as a thank-you (or donate $100 to your favorite charity … your choice!). Simply email your referral’s name and contact information today to info@pact-one.com!
Your Crystal Ball For Hiring

I don't know if what I'm about to share with you is impressive or pathetic…

First, a brief history, to earn your trust. I studied in graduate school 20 years ago with the Father of Management, Peter Drucker. He estimated that managers make hiring mistakes 50% of the time.

This topic of hiring talented teams always intrigued me. My father was an industrial psychologist, so I had been around this topic for my whole life. In 1998 I finished my PhD dissertation on this topic of evaluating various methods for hiring. I had read about 50 years’ worth of research and noted some interesting findings, like “Don't ask hypothetical questions.” As it turns out, candidates give you hypothetical answers. Yet today, so many leaders pose hypothetical questions to their candidates – “How would you do this? How might you do that?”

During my PhD dissertation study, I found that, consistent with the field of research, there were a few key things that really worked in interviewing: 1) to have a specific set of criteria in mind (scorecard), 2) to collect not a little, but a lot – hundreds of data points – on a candidate's accomplishments and failures from their actual past experiences, and 3) then scoring candidates on a consistent set of criteria (apples to apples).

These “past-oriented interviews,” as I called them in my PhD dissertation, were the most valid and reliable predictor of a candidate’s future performance on the job (as opposed to “future-oriented” or hypothetical interview formats). I wanted to share this important insight with the world.

To give leaders a crystal ball.

An interview process, if done right, gives you a crystal ball.

For the last 20 years, my colleagues and I have used this approach to evaluate over 15,000 candidates for leadership jobs in all industries. We have taught thousands of people how to use this method for hiring – business leaders, entrepreneurs, as well as government leaders, including three sitting US governors, and top brass in the military. It works. Clients who follow our methods achieve a 90% hiring success rate. And you can too. (Come to my SMARTfest event and I’ll teach you how!)

And this approach follows a very simple structure of collecting highs and lows from a candidate's education years, then asking five questions about every job: What were they hired to do? What did they accomplish that they were proud of? What were their mistakes in that job? Who did they work with and how were they viewed? And why did they leave that job?

This is straight out of our book Who, which has been – since its publication in 2008 – the #1 top-selling and most-acclaimed book on this topic in the world. And this topic, hiring talented teams, has become the #1 topic in business, if you look at any recent survey of what’s on the minds of CEOs and investors.

We want you to apply this concept to improve your hiring success rate from 50% to 90%. That’s why we're giving you free access to the Who Interview Template at GeoffSmart.com/smartthoughts.

Finally: An Easy Way To Control The Family Net

Got kids aged six to 16? Circle With Disney is a new device that helps make Internet struggles at home a thing of the past. Imagine: no more negotiating with kids to get off the web and come to dinner (or get their homework done).

This 3½-inch white cube with rounded corners (it's not exactly a circle…) lets you control Internet usage around your house with a tap on your iPhone. (Android compatibility coming soon.)

With presets by age group, or custom controls, Circle helps you restrict who in your family surfs what, and when. It also tallies how much time each person spends on any site. You might even want to monitor your own Facebook or Pinterest time (or maybe not…).

Circle also lets you put your whole home network on pause, sets up in about five minutes and works with your router.

Just $99 at MeetCircle.com may be all you need to win your family back from the web – at least for a few minutes a day.

Shiny New Gadget Of The Month:

Y our Crystal Ball For Hiring

I don't know if what I'm about to share with you is impressive or pathetic…

First, a brief history, to earn your trust. I studied in graduate school 20 years ago with the Father of Management, Peter Drucker. He estimated that managers make hiring mistakes 50% of the time.

This topic of hiring talented teams always intrigued me. My father was an industrial psychologist, so I had been around this topic for my whole life. In 1998 I finished my PhD dissertation on this topic of evaluating various methods for hiring. I had read about 50 years’ worth of research and noted some interesting findings, like “Don't ask hypothetical questions.” As it turns out, candidates give you hypothetical answers. Yet today, so many leaders pose hypothetical questions to their candidates – “How would you do this? How might you do that?”

During my PhD dissertation study, I found that, consistent with the field of research, there were a few key things that really worked in interviewing: 1) to have a specific set of criteria in mind (scorecard), 2) to collect not a little, but a lot – hundreds of data points – on a candidate's accomplishments and failures from their actual past experiences, and 3) then scoring candidates on a consistent set of criteria (apples to apples).

These “past-oriented interviews,” as I called them in my PhD dissertation, were the most valid and reliable predictor of a candidate’s future performance on the job (as opposed to “future-oriented” or hypothetical interview formats). I wanted to share this important insight with the world.

To give leaders a crystal ball.

An interview process, if done right, gives you a crystal ball.

For the last 20 years, my colleagues and I have used this approach to evaluate over 15,000 candidates for leadership jobs in all industries. We have taught thousands of people how to use this method for hiring – business leaders, entrepreneurs, as well as government leaders, including three sitting US governors, and top brass in the military. It works. Clients who follow our methods achieve a 90% hiring success rate. And you can too. (Come to my SMARTfest event and I’ll teach you how!)

And this approach follows a very simple structure of collecting highs and lows from a candidate's education years, then asking five questions about every job: What were they hired to do? What did they accomplish that they were proud of? What were their mistakes in that job? Who did they work with and how were they viewed? And why did they leave that job?

This is straight out of our book Who, which has been – since its publication in 2008 – the #1 top-selling and most-acclaimed book on this topic in the world. And this topic, hiring talented teams, has become the #1 topic in business, if you look at any recent survey of what’s on the minds of CEOs and investors.

We want you to apply this concept to improve your hiring success rate from 50% to 90%. That’s why we're giving you free access to the Who Interview Template at GeoffSmart.com/smartthoughts.

Finally: An Easy Way To Control The Family Net

Got kids aged six to 16? Circle With Disney is a new device that helps make Internet struggles at home a thing of the past. Imagine: no more negotiating with kids to get off the web and come to dinner (or get their homework done).

This 3½-inch white cube with rounded corners (it's not exactly a circle…) lets you control Internet usage around your house with a tap on your iPhone. (Android compatibility coming soon.)

With presets by age group, or custom controls, Circle helps you restrict who in your family surfs what, and when. It also tallies how much time each person spends on any site. You might even want to monitor your own Facebook or Pinterest time (or maybe not…).

Circle also lets you put your whole home network on pause, sets up in about five minutes and works with your router.

Just $99 at MeetCircle.com may be all you need to win your family back from the web – at least for a few minutes a day.

Shiny New Gadget Of The Month:

Y our Crystal Ball For Hiring

I don't know if what I'm about to share with you is impressive or pathetic…

First, a brief history, to earn your trust. I studied in graduate school 20 years ago with the Father of Management, Peter Drucker. He estimated that managers make hiring mistakes 50% of the time.

This topic of hiring talented teams always intrigued me. My father was an industrial psychologist, so I had been around this topic for my whole life. In 1998 I finished my PhD dissertation on this topic of evaluating various methods for hiring. I had read about 50 years’ worth of research and noted some interesting findings, like “Don't ask hypothetical questions.” As it turns out, candidates give you hypothetical answers. Yet today, so many leaders pose hypothetical questions to their candidates – “How would you do this? How might you do that?”

During my PhD dissertation study, I found that, consistent with the field of research, there were a few key things that really worked in interviewing: 1) to have a specific set of criteria in mind (scorecard), 2) to collect not a little, but a lot – hundreds of data points – on a candidate's accomplishments and failures from their actual past experiences, and 3) then scoring candidates on a consistent set of criteria (apples to apples).

These “past-oriented interviews,” as I called them in my PhD dissertation, were the most valid and reliable predictor of a candidate’s future performance on the job (as opposed to “future-oriented” or hypothetical interview formats). I wanted to share this important insight with the world.

To give leaders a crystal ball.

An interview process, if done right, gives you a crystal ball.

For the last 20 years, my colleagues and I have used this approach to evaluate over 15,000 candidates for leadership jobs in all industries. We have taught thousands of people how to use this method for hiring – business leaders, entrepreneurs, as well as government leaders, including three sitting US governors, and top brass in the military. It works. Clients who follow our methods achieve a 90% hiring success rate. And you can too. (Come to my SMARTfest event and I’ll teach you how!)

And this approach follows a very simple structure of collecting highs and lows from a candidate's education years, then asking five questions about every job: What were they hired to do? What did they accomplish that they were proud of? What were their mistakes in that job? Who did they work with and how were they viewed? And why did they leave that job?

This is straight out of our book Who, which has been – since its publication in 2008 – the #1 top-selling and most-acclaimed book on this topic in the world. And this topic, hiring talented teams, has become the #1 topic in business, if you look at any recent survey of what’s on the minds of CEOs and investors.

We want you to apply this concept to improve your hiring success rate from 50% to 90%. That’s why we're giving you free access to the Who Interview Template at GeoffSmart.com/smartthoughts.
Want to know your Lyft or Uber passenger rating?

Ratings are a two-way street with both Uber and Lyft. Of course, as a passenger you can rate your driver. Yet passengers are rated too, by their drivers. To find your average Uber passenger rating, open your Uber app and tap the menu bar in the top left corner. Then follow this path: Help > Account > “I’d like to know my rating.” Tap “Submit” on the explanation page and your rating should then appear. Lyft has no such system, however their support team may send your average passenger score to you if you request it. Want to improve your score? Be nice to your driver and show up at your pickup location on time.

- Glitterless.com

Forget apps...here comes the voice-controlled future.

Soon, we won’t be fumbling around with a gazillion different apps, trying to figure out which one turns off the sprinklers in the front yard... Apple Siri, Amazon Echo and now Google Home all point to the future of digital living. When it comes to voice plus smart machines vs. finger taps on a phone, voice wins, hands down. You don’t want to use a weather app, you just want the forecast. Your customers won’t go to your website and download an app; they’ll interact with your business in some way by voice. That future will arrive in the next five to 10 years. Will your business be ready?

-Inc.com

Skip the airport – just hop in your e-jet and fly!

By 2018, owning your own battery-powered VTOL (Vertical Takeoff and Landing) two-seater could be one step closer to reality. That’s the plan for the Lilium Jet, being developed in Germany under the auspices of the European Space Agency. This Jetsons-looking aircraft sports “fly-by-wire” joystick controls, retractable landing gear and gull-wing doors. Its developers claim it will have a top speed of 250 miles per hour and could be available to the public as soon as 2018. Designed for daytime recreational flying, it’s quieter – and safer – than a helicopter, thanks to its battery-powered ducted fan motors and intelligent, computer-controlled takeoffs and landings. And pricing, according to its developers, will be far less than similar-sized aircraft.

-GizMag

Is your mobile website stressing people out?

Of course, page-load times can affect conversion and brand perception. But did you know they also affect user heart rate and stress levels? According to a 2016 study on mobility by Ericsson, page-loading delays lead to an average 38% jump in heart rate. Remember the last time you watched a horror movie? It’s about that stressful... Not how you want your visitors to feel. To keep your page loads painless and your visitors happy, make sure your website is mobile-friendly. It needs to be quick and easy to navigate and engage with. You have a lot at stake in your website – and making it stress-free for visitors could make a big difference.

-HubSpot Blog

Customer Spotlight: Eric C Wu, DMD

Assistant Adjunct Professor of Orthodontics University of the Pacific, Wu Orthodontics (Palo Alto, CA)(San Diego, CA)

Dr. Wu has built a different kind of orthodontic practice with a state-of-the art facility dedicated to providing non-invasive, non-extraction orthodontic treatment. His patient reviews are “off the charts” reporting excellence in treatment and care and he is very passionate giving back to “Smile for a Lifetime Midpeninsula”, a nonprofit providing no-cost braces to underserved children.

Dr. Wu is a relatively new Pact-One client, having started a mere 6 months ago. His previous IT Company struggled to keep up with the level of service and attention he needed to grow his infrastructure.

He shares, “Pact-One has brought more improvements and efficiencies to the workflows in my office in the first 6 months alone than the last 6 years combined that I had with my previous IT company. Lots of small changes but when you add everything up it’s really helped improve my practice They always figure out a solution to our problems.”

-Pact-One