



Innovations

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Caller ID Spoofing

Article reprinted from the FCC

Caller ID spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Spoofing is often used as part of an attempt to trick someone into giving away valuable personal information so it can be used in fraudulent activity or sold illegally, but also can be used legitimately, for example, to display the toll-free number for a business.

What is neighbor spoofing?

Robocallers use neighbor spoofing, which displays a phone number similar to your own on your caller ID, to increase the likelihood that you will answer the call. To help combat neighbor spoofing, the FCC is urging the phone industry to adopt a robust caller ID authentication system.

Tips to avoid spoofing scams

You may not be able to tell right away if an incoming call is spoofed. Be extremely careful about responding to any request for personal identifying information.

- Don't answer calls from unknown numbers. If you answer such a call, hang up immediately.
- If you answer the phone and the caller - or a recording - asks you to hit a button to stop getting the calls, you should just hang up. Scammers often use this trick to identify potential targets.
- Do not respond to any questions, especially those that can be answered with "Yes" or "No."
- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- If you get an inquiry from someone who says they

represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.

- Use caution if you are being pressured for information immediately.
- If you have a voice mail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voice mail if you do not set a password.
- Talk to your phone company about call blocking tools they may have and check into apps that you can download to your mobile device to block unwanted calls. Information on available robocall blocking tools is available at fcc.gov/robocalls.

What can you do if your number is being spoofed?

If you get calls from people saying your number is showing up on their caller ID, it's likely that your number has been spoofed. We suggest first that you do not answer any calls from unknown numbers, but if you do, explain that your telephone number is being spoofed and that you did not actually make any calls. You can also place a message on your voicemail letting callers know that your number is being spoofed. Usually scammers switch numbers frequently. It is likely that within hours they will no longer be using your number.

When is spoofing illegal?

Under the Truth in Caller ID Act, FCC rules prohibit anyone from transmitting misleading or inaccurate caller ID information with the intent to defraud, cause harm or wrongly obtain anything of value. Anyone who is illegally spoofing can face penalties of up to \$10,000 for each

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violation. However, spoofing is not always illegal. There are legitimate, legal uses for spoofing, like when a doctor calls a patient from her personal mobile phone and displays the office number rather than the personal phone number or a business displays its toll-free call-back number.

What is blocking or labeling?

If a telephone number is blocked or labeled as a "potential scam" on your caller ID, it is possible the number has been spoofed. Several phone companies and app developers offer call-blocking and labeling services that detect whether a call is likely to be fraudulent based on call patterns, consumer complaints or other means.

FCC rules do not prohibit call blocking or labeling technologies, however the FCC is very concerned about ensuring that lawful calls are completed and has encouraged providers who block calls to establish a means for a caller whose number is blocked to contact the provider and remedy the problem.

You can legally block the transmission of your phone number when you make calls, so your number will appear as "unknown." Doing so is not spoofing.

What are the caller ID rules for telemarketers?

FCC rules specifically require that a telemarketer:

- Transmit or display its telephone number or the telephone number on whose behalf the call is being made, and, if possible, its name or the name of the company for which it is selling products or services.
- Display a telephone number you can call during regular business hours to ask to no longer be called. This rule applies even to companies that already have an established business relationship with you.

Read the article at: <https://bit.ly/203JsWq>

The Lighter Side....

What do you get when you cross poison ivy with a four-leaf clover? A rash of good luck.

Why can't you borrow money from a leprechaun? Because they're always a little short.

Why don't you iron 4-Leaf clovers? Because you don't want to press your luck.



What's Irish and stays out all night?
Paddy O'furniture!

How is a best friend like a 4-leaf clover?
Because they are hard to find and lucky to have.

DON'T GET SPOOFED!



Recognize and Avoid SPOOFED CALLS

WHAT IS SPOOFING?

Spoofing occurs when someone fakes Caller ID details that appear on your phone to trick you into revealing personal information.

HOW DOES IT WORK?

Caller ID displays your caller's name and number. But it can be manipulated to make it seem someone else is calling.

THINK YOU ARE BEING SPOOFED?

Here are some things you can do:

Personal Information

Never give account numbers, Social Security numbers, passwords or other personal information to unexpected callers.

Use Caution

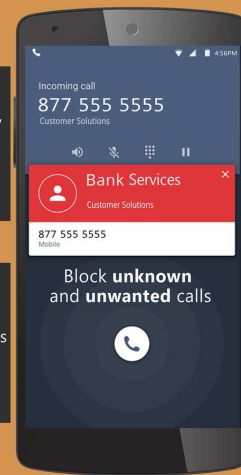
Be careful if you are being pressured for information immediately.

Inquiries

If a caller claiming to be from a government agency or business seeks personal information, hang up and call the agency or business to confirm the request.

Set a Password

Make sure your voice mail account has a password so spoofers cannot access it.



How do I report suspected spoofing?

If you receive a call and you suspect caller ID information has been falsified, or you think the rules for protecting the privacy of your telephone number have been violated, you can file a complaint with the FCC.

Visit us today for more tips and advice!

FCC Federal Communications Commission
www.fcc.gov/spoofing

twitter.com/fcc
 instagram.com/fcc

Business Tip

3 WAYS TO MAKE YOUR CUSTOMERS LOVE YOU

1. Be available.

Today, when customers expect products to be available on-the-go, businesses must do the same. Set up reliable resources to update and manage customer experience, for example, by setting up an automatic callback system. Instead of waiting on hold, callers get added to a list then receive the call when the service team is ready. Live chat, an informative online FAQ and other handy resources can go a long way toward avoiding frustration.

2. Surprise customers by actually being convenient.

We've all had interactions with customer service that made us want to pull our hair out. Avoid this by reducing friction wherever possible. Make sure the people in charge of customer experience, whether it's a front-desk person or a team of dedicated service professionals, are friendly and transparent about the service process. Make signing up for appointments abundantly easy and pleasant, and you'll see the benefits in no time.

3. Put your money into the most important investment.

We all know that acquiring new customers costs seven times more than keeping existing ones. That makes the numbers pretty clear: you need to invest in your existing customers or risk going under.

~ Inc.com, October 4, 2018

The Self-Made Myth: All Business Leaders Had Help Along The Way

I'm about to share an unpopular opinion: the self-made CEO is a myth. No successful entrepreneur or business leader is a self-made man or woman. If you think you are, you need to take a long, hard look in the mirror. Behind your successes are countless contributions from family, friends, teachers, mentors and coaches. If you can't see that, you're not looking hard enough.

As a business coach, I've seen companies grow from kitchen tables to \$100 million enterprises and then collapse because the owners thought they knew everything. In contrast, the world's most effective leaders know they didn't get to where they are by themselves. They recognize that ideas can come from anywhere, and they actively seek out people who can help them on their journey. Here are three ways to harness that inspiration.

1. RELY ON YOUR TEAM, AND SHOW YOUR APPRECIATION.

The most effective leaders are always the first to admit that they don't have all the answers. They ask themselves tough questions to understand their own strengths and weaknesses, and they don't let ego or pride get in the way of building their companies.

One of the biggest mistakes I see business leaders make is thinking they can't learn anything from the people around them. It's essential to recognize your limits, seek others' help and opinion to patch holes in your expertise and give credit where credit is due.

2. RIP OFF AND DUPLICATE – THE OTHER R&D.

Some of the best ideas I've had for my businesses are ones I've borrowed (and modified) from others. In my experience as an entrepreneur and coach, I've seen firsthand how ideas that are considered standard practice in one industry can be innovative when applied to another. Of course, it's about how you

adapt those ideas to your business, not necessarily just copying what your competitors are doing. Instead, use the existing base of knowledge to provide a novel solution.

3. CROWDSOURCE IDEAS FROM FELLOW BUSINESS LEADERS.

Finding new solutions to business challenges is a never-ending and often exhausting task for entrepreneurs and business leaders. One source that I've used to help me solve problems has been a business advisory group (BAG) comprised of professionals in business operating in noncompetitive markets. Peers in a BAG can relate to the daily challenges you face running your company, managing teams and growing the business. BAG members can provide you with valuable insight into how they are running their own companies and how business solutions they've implemented may apply to your business.

Business is a team sport. No great company has ever been built solely atop the efforts of a single person. The entrepreneurial spirit will take you far, but eventually, you have to recognize that you need to rely on the ideas and contributions of others. When that happens, you'll become a greater leader, and you'll see your business and company culture grow exponentially.



Andy Bailey is the founder, CEO and lead business coach at Petra, an organization dedicated to helping business owners across the world achieve levels of success they never thought possible. With personal experience founding an Inc. 500 multimillion-dollar company that he then sold and exited, Bailey founded Petra to pass on the principles and practices he learned along the way. As his clients can attest, he can cut through organizational BS faster than a hot knife through butter.

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Shiny New Gadget of the Month

Skip The "HeatBuddy"

An Underperforming Heating Solution
That Promises The World

The cold may be winding down, but you're still likely fatigued by the high heating bills you were forced to shell out extra money for over the last three months. Luckily, heating technology is improving all the time, reducing electricity costs while keeping your toes from freezing off. However, it's important that you don't get roped in by another "as seen on TV" product that overpromises and under delivers.

Take, for example, the HeatBuddy: a portable, plug-and-play space heater that ostensibly offers revolutionary heating capabilities in a tiny, low-electricity package. However, it's another case of "too good to be true" — even a cursory glance at customer reviews reveals this to be a run-of-the-mill space heater, if only a little smaller. Unless you need a very small heater for some specific task, it's best to skip the \$29.99 and keep on researching other options to lower your power bill.



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computer problems go away
without the cost of a
full-time I.T. staff"**

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"Can anyone, anyone, tell me how a semicolon is used other than in emoticons?!"

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