

Holzager Technology Services, LLC  
P.O. Box 535  
Fair Lawn, NJ 07410-0535  
(201) 797-5050  
info@tech4now.com



Volume 11, Issue 4

April 2019

**Celebrating over  
SEVENTEEN YEARS  
of Service and  
Satisfied  
Customers!**



**"As a business owner, 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!"**

**Fred Holzager,  
IT Director  
Holzsager Technology Services  
and  
Publisher of  
*The Tech Insider***

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### **Snapple Real Fact # 384**

Each year, the average person walks the distance from New York to Miami.

**GO GREEN:** To help save a tree, please send us an e-mail to request electronic delivery. Kindly submit your request to [subscribe@tech4now.com](mailto:subscribe@tech4now.com)

# The Tech Insider



"Insightful Tips To Make Your Business Run Faster, Easier and Be More Profitable"

## Top Security Threats to Financial Services

Despite efforts to remain secure, financial services make up 35% of all data breaches, earning the unfortunate title of most breached sector. It provides multiple avenues for cybercriminals to monetize their skills through extortion, theft, and fraud. These incidents compel businesses and individuals to take cybersecurity seriously. How prepared is your business? Here are the latest threats.

### **Extortion**

Distributed denial of service (DDoS) attacks, have been used to bring down banking networks. This occurs when a targeted server or system is overwhelmed by multiple compromised networks. It's essentially like a traffic jam clogging up the highway, preventing regular traffic from arriving at its intended destination. Some cybercriminals are relentless with DDoS attacks and follow them up with cyberextortion, demanding payment in return for release from costly downtime. Banks cannot defend against these attacks alone, so they rapidly share information among themselves and rely upon the ability of their internet

service provider to handle and redirect massive quantities of traffic.



### **Social Media Attacks**

This happens when fraudsters use fake profiles to gather information for social engineering purposes. Thankfully, with new regulations such as the General Data Protection Regulation (GDPR),

big companies like Facebook and Twitter have significantly enhanced their security and privacy policy with regards to their data handling practices. The unprecedented reach of social media is something companies cannot afford to ignore because of the possible implications a data breach can have on businesses.

### **Spear Phishing**

Spear phishing is an attack where cybercriminals send out targeted emails ostensibly from a known or trusted sender in order to trick the recipient into giving out confidential information. Over the years, hackers have upped their game and cast a bigger net, targeting unwitting employees to wire money. This attack is called business email compromise

*(Continued on page 2)*



## "We Love Referrals" 2019 Offer

**Keeping with the spirit of helping others,  
if you refer a business to us and they become our customer,  
we will donate \$100 to your favorite charity.**

**At Holzager Technology Services, we believe that referrals are the greatest form of flattery. By recommending your partners, associates, or professional contacts, you can help them enjoy worry-free IT and support a worthy cause of your choice!**

**For more information, please see our website at  
[www.tech4now.com/we-love-referrals](http://www.tech4now.com/we-love-referrals), contact us by phone at 201-797-5050  
or email us at [info@tech4now.com](mailto:info@tech4now.com).**



## Quotations

"A student of life considers the world a classroom."

**Harvey Mackay**

"A creative man is motivated by the desire to achieve, not by the desire to beat others."

**Ayn Rand**

"The choices we make are ultimately our responsibility."

**Eleanor Roosevelt**

"You never know when a moment and a few sincere words can have an impact on a life."

**Zig Ziglar**

"People may hear your words, but they feel your attitude."

**John C. Maxwell**

"Folks are usually about as happy as they make their minds up to be."

**Abraham Lincoln**

## Read Fred's Book!



If you would like to have us speak to your organization and give away some free copies to attendees, give us a call. For more details on the contents and how to get your own copy, please visit our special web page at [www.tech4now.com/cybercrime](http://www.tech4now.com/cybercrime)

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

**Ask us about our fixed price services HTS Insight Hassle-Free Agreements— Computer Support at a flat monthly fee you can budget for just like rent!**

## Top Security Threats to Financial Services

*(Continued from page 1)*

(BEC), where a fraudster will purport to be a CEO or CFO and request large money transfers to bogus accounts.

### Point-of-Sale (PoS) Malware

PoS malware targets PoS terminals to steal customer payment (especially credit card) data from retail checkout systems. Cybercriminals use a memory scraper that operates by instantly detecting unencrypted credit card data, which is then sent to the attacker's computer to be sold on underground sites.

### ATM Malware

GreenDispenser is an ATM-specific malware that infects ATMs and allows criminals to extract large sums of money while avoiding detection. Recently, reverse ATM attacks have also

emerged. Here, PoS terminals are compromised and money mules reverse transactions after money is withdrawn or sent to another bank account. In October 2015, issuers were mandated to shift to EMV or Chip-and-PIN system to address the weakness of the previous payment system.

### Credential Theft

Dridex, a well-known credential-stealing software, is a banking Trojan that is generally distributed through phishing emails. It infects computers, steals credentials, and obtains money from victims' bank accounts.

Our team of experts is up to date on the latest security information. Please contact us with any concerns at [www.tech4now.com](http://www.tech4now.com) or (201) 797-5050 and we can help you stay safe.



## The Importance of HTTPS

One internet security habit that everyone should follow is to avoid websites that aren't secured with the HTTPS protocol. This is as simple as looking at your URL bar to check whether the URL string starts with "https" and has a symbol of a closed padlock beside it.



### HTTPS Encryption

When you visit a website that doesn't use HTTPS, everything you type or click on that website is sent across the network in plain text. So, if your bank's website doesn't use the latest protocols, your information can be decrypted by anyone with even the most basic tools.

### HTTPS Certificates

Outdated websites also lack publisher certificates. When you enter a web address into your browser, your computer uses an online directory to translate that text into numerical addresses then saves that information so it doesn't need to check the online directory every time you visit a known website. The problem is that if your computer is hacked, it could be tricked into directing you to a malicious website. Often, this strategy is employed to send users to sites that look right, but are actually false sites designed to trick you into providing your credentials.

HTTPS creates a new ecosystem of certificates that make it impossible for you to be redirected to a fraudulent website.

### What this Means for Daily Browsing

Most people hop from site to site too quickly to check each one for padlocks and certificates. Unfortunately, HTTPS is way too important to ignore. Here are a few things to consider when browsing:

- If your browser marks a website as "not secure", it is always best to err on the side of caution; do not click "proceed anyway" unless you are absolutely certain nothing private will be transmitted.
- There are web browser extensions such as *HTTPS Everywhere* that create encrypted connections to unencrypted websites.
- HTTPS certificates don't mean anything if you don't recognize the company's name. For example, goog1e.com (with the "l" replaced with a one) could have a certificate, but that doesn't mean it's a trustworthy site. Many unscrupulous cybercriminals utilize similar spellings of legitimate websites to fool people into thinking that they are in a secure site.
- Always be vigilant. Avoid sites that don't use the HTTPS protocol — it can be as simple as that.

Contact us today at (201) 797-5050 or [www.tech4now.com](http://www.tech4now.com) for more ways to stay secure online. We also offer online security training for companies to educate staff and make them more vigilant online.

# Trivial Matters

Enlighten yourself with our word trivia below. We're sure you will learn a thing or two!

A **spermologer** is interested in what?

A: Trivia

An **oometer** measures what?

A: Birds Eggs

**Syngenesophobia** is the fear of what?

A: Your relatives

A **galactophagist** drinks what?

A: Milk

**Pandiculating** is what?

A: Yawning and stretching at the same time

**Canada** is an Indian word meaning what?

A: Village or settlement

A **philomath** has a love of what?

A: Learning and studying

**Hippopotomonstrosesquippedaliophobia** is the fear of what?

A: Long words



A **quotidian** event occurs how often?

A: Daily

What's are the only English words that have three double letters in a row?

A: Bookkeepers or bookkeeping

**Peladophobia** is the fear of what?

A: Baldness or bald people

A **Paralian** always lives near what?

A: The Sea

People with **optophobia** are afraid to open their what?

A: Eyes

**Aprosexia** is the inability to do what?

A: Concentrate or pay attention

**Yoga** is a Sanskrit word meaning what?

A: Union

**Telestobia** is a fear of what?

A: Being Last...



Oh well!

# Quick Tech Productivity Pointers

## Easy Wi-Fi Fixes

Today, you simply can't survive without a Wi-Fi connection. Businesses need fast, secure, and reliable internet to get work done.

But what about when you experience Wi-Fi issues? These fixes ought to do the trick!



but still won't connect, try these solutions:

- Determine whether your Wi-Fi connection is the problem or if your internet is down by plugging your laptop directly into the router via an Ethernet cable. If you can't get a connection, then Wi-Fi isn't the culprit.

## Range Constraints

Wi-Fi works via radio waves that are broadcast from a central hub, usually a piece of hardware known as a router. To avoid a weak signal in your office, make sure:

- Your router is placed in a centralized location and not tucked away in the corner.
- Wi-Fi range constraints can also occur from interference. If your office is situated in a highly populated area, try changing your router's channel.

## Slow Speeds

Despite a high-speed or fiber optic internet connection, slow load times can still occur. To optimize speeds, try the following:

- Make sure your router is located in the same room as the devices connecting to it.
- Install more access points to better accommodate a high number of connected devices.
- Close bandwidth-intensive applications such as Skype, Dropbox, YouTube, and Facebook.
- Disable your router's power-saving mode.

## Connection Issues

If the Wi-Fi network shows up on your device

-Move to another location and confirm whether you can connect to that Wi-Fi SSID successfully.

-Try rebooting your device.

## Unstable Connections

Random hiccups in your Wi-Fi connection are normal from time to time. However, if they become a constant nuisance, try these fixes:

- Move your router to a different spot or room.
- Avoid having too many access points in tight proximity, as that may "confuse" your device.

## Network Not Found

Router glitches can result in your Wi-Fi network not appearing at all. Two solutions that can resolve this problem are:

- Disconnecting the router from the power source and waiting at least 30 seconds before reconnecting it.
- Replacing an old router; if it's over three years old, you're probably due for a replacement.

When you experience Wi-Fi issues, these tips will help you avoid serious downtime. But feel free to contact us at (201) 797-5050 or [www.tech4now.com](http://www.tech4now.com) if you need any more help.

# PIIPROTECT

## Are You Protected From A Data Breach?



Think cybercriminals only target the big companies?

More than 75% of data breaches target small and medium sized businesses.

We can help you with the following:

- 1. TRAIN YOUR EMPLOYEES**  
Train your employees to help protect your sensitive data.
- 2. PROTECT YOUR NETWORK**  
Protect your network with VPN's, firewalls, vulnerability scans, penetration testing, etc.
- 3. SECURE YOUR DEVICES**  
Identify, track, and secure (encrypt) your employee's devices—smartphones, USB drives, tablets and laptops.
- 4. SECURE PHYSICAL SPACE**  
Track and log visitors, limit access with locked doors.
- 5. CREATE CLEAR POLICIES**  
Create clear and concise written policies on the use and disposal of sensitive data.
- 6. WHERE'S YOUR DATA?**  
Locate, understand, and limit where all of your sensitive data resides.
- 7. PROPER DISPOSAL PROCEDURES**  
Ensure that you have the proper procedures and documents in place to dispose of any devices, equipment, and paper records.



LET US HELP YOU PROTECT YOUR BUSINESS AND DATA.

CONDUCT A SECURITY RISK ASSESSMENT TO UNDERSTAND YOUR RISKS.

CONDUCT A DARK WEB ASSESSMENT TO SEE IF YOUR PASSWORDS MAY HAVE BEEN COMPROMISED

Contact us at (201) 797-5050 or [www.tech4now.com](http://www.tech4now.com)/  
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### Feedback & Suggestions...

Is there a topic or feature you would like to include in a future issue? Opinions and feedback are welcome and encouraged. Please send us an e-mail or call our direct line.

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## 5 Reasons To Choose A Hosted VoIP Phone System

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- ✓ System Audits, Network Documentation, and Dark Web Scans
- ✓ Voice over IP phone systems

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

*Ask us about our fixed price service agreements—Computer support at a flat monthly fee you can budget for just like rent!*

*"Your breadth of experience and speed to resolution helps us keep our business strong and current. The way we see you is not as an IT computer guy, but as a proven Trusted Business Advisor." —Nabil Ishac, Architect & Owner, Ishac Design Architects*

April 2019

## The Lighter Side...

*For Entertainment Purposes ONLY!*

We love our pets! Whether you have a dog or a cat (or neither) we think you will get a kick out of these clever and cute pet jokes!

Q: How did the little Scottish dog feel when he saw a monster?

A: Terrier-fied!

Q: Why did the dog cross the road?

A: To get to the "barking" lot!

Q: What is it called when a cat wins a dog show?

A: A CAT-HAS-TROPHY!

Q: What kind of dog does Dracula have?

A: A bloodhound!

Q: What do you get if you cross a gold haired dog with a telephone?

A: A golden receiver!

Q: What does my dog and my phone have in common?

A: They both have collar I.D.

Q: What do you call a dog magician?

A: A labracadabrador.

Q: What do you get when you cross a dog and a calculator?

A: A friend you can count on.

Q: How are a dog and a marine biologist similar?

A: One wags a tail and the other tags a whale.

Q: What do you call a dog that licks an electrical socket?

A: Sparky.



Q: Did you hear about the cat who swallowed a ball of yarn?

A: She had a litter of mittens.

Q: Where is one place that your cat can sit, but you can't?

A: Your lap.

Q: What did the cat say to the dog?

A: Check meow-t!

Q: How many cats can you put into an empty box?

A: Only one. After that, the box isn't empty.

Q: What do you call the cat that was caught by the police?

A: The purrpetrator.

Q: What is smarter than a talking cat?

A: A spelling bee!

Q: What did the cat say when he lost his toys?

A: You got to be kitten me.

Q: Why was the cat sitting on the computer?

A: To keep an eye on the mouse!

Q: What did the alien say to the cat?

A: Take me to your litter.

Q: What do you call a cat that can address the media?

A: A Press Kit.

Q: What does a cat say when somebody steps on its tail?

A: Me-ow!

**We hope those made you smile as much  
as your pet does!**

