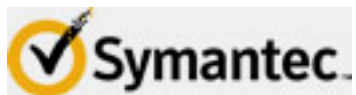




Federal
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STOP | THINK | CONNECT



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Thank you for using the FCC’s Small Biz Cyber Planner, a tool for small businesses to create customized cyber security planning guides. Businesses large and small need to do more to protect against growing cyber threats. As larger companies take steps to secure their systems, less secure small businesses are easier targets for cyber criminals.

This planning guide is designed to meet the specific needs of your company, using the FCC’s customizable Small Biz Cyber Planner tool. The tool is designed for businesses that lack the resources to hire dedicated staff to protect their business, information and customers from cyber threats. Even a business with one computer or one credit card terminal can benefit from this important tool. We generally recommend that businesses using more sophisticated networks with dozens of computers consult a cyber security expert in addition to using the cyber planner. The FCC provides no warranties with respect to the guidance provided by this tool and is not responsible for any harm that might occur as a result of or in spite of its use.

The guidance was developed by the FCC with input from public and private sector partners, including the Department of Homeland Security, the National Cyber Security Alliance and The Chamber of Commerce.

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Payment Cards

If your business accepts payment by credit or debit cards, it is important to have security steps in place to ensure your customer information is safe. You also may have security obligations pursuant to agreements with your bank or payment services processor. These entities can help you prevent fraud. In addition, free resources and general security tips are available to learn how to keep sensitive information – beyond payment information – safe.

Cyber Plan Action Items:

1. Understand and catalog customer and card data you keep

- Make a list of the type of customer and card information you collect and keep – names, addresses, identification information, payment card numbers, magnetic stripe data, bank account details and Social Security numbers. It's not only card numbers criminals want; they're looking for all types of personal information, especially if it helps them commit identity fraud.
- Understand where you keep such information and how it is protected.
- Determine who has access to this data and if they need to have access.

2. Evaluate whether you need to keep all the data you store

- Once you know what information you collect and store, evaluate whether you really need to keep it. Often businesses may not realize they're logging or otherwise keeping unnecessary data until they conduct an audit. Not keeping sensitive data in storage makes it harder for criminals to steal it.
- If you've been using card numbers for purposes other than payment transactions, such as a customer loyalty program, ask your merchant processor if you can use alternative data instead. Tokenization, for example, is technology that masks card numbers and replaces it with an alternate number that can't be used for fraud.

3. Use secure tools and services

- The payments industry maintains lists of hardware, software and service providers who have been validated against industry security requirements.
- Small businesses that use integrated payment systems, in which the card terminal is connected to a larger computer system, can check the list of validated payment applications to make sure any software they employ has been tested.
- Have a conversation about security with your provider if the products or services you are currently using are not on the lists.

4. Control access to payment systems

- Whether you use a more complicated payment system or a simple standalone terminal, make sure you carefully control access.
- Isolate payment systems from other, less secure programs, especially those connected to the Internet. For example, don't use the same computer to process payments and surf the Internet.
- Control or limit access to payment systems to only employees who need access.
- Make sure you use a secure system for remote access or eliminate remote access if you don't need it so that criminals cannot infiltrate your system from the Internet.

5. Use security tools and resources

Work with your bank or processor and ask about the anti-fraud measures, tools and services you can use to ensure criminals cannot use stolen card information at your business.

- For e-commerce retailers:
 - The CVV2 code is the three-digit number on the signature panel that can help verify that the customer has physical possession of the card and not just the account number.
 - Retailers can also use Address Verification Service to ensure the cardholder has provided the correct billing address associated with the account.
 - Services such as Verified by Visa prompt the cardholder to enter a personal password confirming their identity and providing an extra layer of protection.
- For brick and mortar retailers:
 - Swipe the card and get an electronic authorization for the transaction.
 - Check that the signature matches the card.
 - Ensure your payment terminal is secure and safe from tampering.

6. Remember the security basics

- Use strong, unique passwords and change them frequently.
- Use up-to-date firewall and anti-virus technologies.
- Do not click on suspicious links you may receive by email or encounter online.

Helpful links

You don't have to tackle security on your own. Work with your bank or processor to make sure you're getting the support and expertise you need.

- Visa offers a data security guide for small business as part of its Cardholder Information Security Program: <http://usa.visa.com/download/merchants/uscc-cyber-security-guide-2012.pdf>
- Information about industry security standards is available from the PCI Security Standards Council: <https://www.pcisecuritystandards.org>
- The Paysimple.com blog offers a helpful post on credit card security: <http://paysimple.com/blog/2011/09/01/5-tips-for-proper-handling-of-customer-credit-card-account-information/>
- American Express provides data security advice for merchants: https://www260.americanexpress.com/merchant/singlevoice/dsw/FrontServlet?request_type=dsw&pg_nm=merchinfo&ln=en&frm=US
- MasterCard offers resources for on safeguarding customer information. : <http://www.mastercard.com/us/business/en/smallbiz/resources/industry/e-commerce/articles/0802CustomerData.html>

Cyber Security Glossary

Adware

Any software application that displays advertising banners while the program is running. Adware often includes code that tracks a user's personal information and passes it on to third parties without the user's authorization or knowledge. And if you gather enough of it, adware slows down your computer significantly. Over time, performance can be so degraded that you may have trouble working productively. See also **Spyware** and **Malware**.

Anti-Virus Software

Software designed to detect and potentially eliminate viruses before they have had a chance to wreak havoc within the system. Anti-virus software can also repair or quarantine files that have already been infected by virus activity. See also **Virus** and **Electronic Infections**.

Application

Software that performs automated functions for a user, such as word processing, spreadsheets, graphics, presentations and databases—as opposed to operating system (OS) software.

Attachment

A file that has been added to an email—often an image or document. It could be something useful to you or something harmful to your computer. See also **Virus**.

Authentication

Confirming the correctness of the claimed identity of an individual user, machine, software component or any other entity.

Authorization

The approval, permission or empowerment for someone or something to do something.

Backdoor

Hidden software or hardware mechanism used to circumvent security controls.

Backup

File copies that are saved as protection against loss, damage or unavailability of the primary data. Saving methods include high-capacity tape, separate disk sub-systems or on the Internet. Off-site backup storage is ideal, sufficiently far away to reduce the risk of environmental damage such as flood, which might destroy both the primary and the backup if kept nearby.

Badware

See **Malware**, **Adware** and **Spyware**.

Bandwidth

The capacity of a communication channel to pass data such as text, images, video or sound through the channel in a given amount of time. Usually expressed in bits per second.

Blacklisting Software

A form of filtering that blocks only websites specified as harmful. Parents and employers sometimes use such software to prevent children and employees from visiting certain websites. You can add and remove sites from the “not permitted” list. This method of filtering allows for more full use of the Internet, but is less efficient at preventing access to any harmful material that is not on the list. See also **Whitelisting Software**.

Blended Threat

A computer network attack that seeks to maximize the severity of damage and speed of contagion by combining methods—for example, using characteristics of both viruses and worms. See also **Electronic Infection**.

Blog

Short for “Web log,” a blog is usually defined as an online diary or journal. It is usually updated frequently and offered in a dated log format with the most recent entry at the top of the page. It often contains links to other websites along with commentary about those sites or specific subjects, such as politics, news, pop culture or computers.

Broadband

General term used to refer to high-speed network connections such as cable modem and Digital Subscriber Line (DSL). These types of “always on” Internet connections are actually more susceptible to some security threats than computers that access the Web via dial-up service.

Browser

A client software program that can retrieve and display information from servers on the World Wide Web. Often known as a “Web browser” or “Internet browser,” Examples include Microsoft’s Internet Explorer, Google’s Chrome, Apple’s Safari, and Mozilla’s Firefox.

Brute Force Attack

An exhaustive password-cracking procedure that tries all possibilities, one by one. See also **Dictionary Attack** and **Hybrid Attack**.

Clear Desk Policy

A policy that directs all personnel to clear their desks at the end of each working day, and file everything appropriately. Desks should be cleared of all documents and papers, including the contents of the “in” and “out” trays—not simply for cleanliness, but also to ensure that sensitive papers and documents are not exposed to unauthorized persons outside of working hours.

Clear Screen Policy

A policy that directs all computer users to ensure that the contents of the screen are protected from prying eyes and opportunistic breaches of confidentiality. Typically, the easiest means of compliance is to use a screen saver that engages either on request or after a specified short period of time. See also **Shoulder Surfing**.

Cookie

A small file that is downloaded by some websites to store a packet of information on your browser. Companies and organizations use cookies to remember your login or registration identification, site preferences, pages viewed and online “shopping-cart” so that the next time you visit a site, your stored information can automatically be pulled up for you. A cookie is obviously convenient but also presents potential security issues. You can configure your browser to alert you whenever a cookie is being sent. You can refuse to accept all cookies or erase all cookies saved on your browser.

Credit Card

A card indicating the holder has been granted a line of credit. Often sought after by criminals looking for an easy way to purchase things without having to pay for them. For this reason and others, a credit card preferable to a debit card for online shopping since it provides a buffer between buyer and seller, affording more protections to the buyer in case there is a problem with the order or the card number is compromised. See also **Debit Card**.

Cyberbullying

Sending or posting harmful, cruel, rude or threatening messages, or slanderous information, text or images using the Internet or other digital communication devices.

Debit Card

A card linked directly to the holder’s bank account, withdrawing money from the account. Not as safe as credit cards for online shopping since if problems arise, the buyer’s money has already been spent and is harder to get back. See also **Credit Card**.

Denial of Service Attack

The prevention of authorized access to a system resource or the delaying of system operations and functions. Often this involves a cyber criminal generating a large volume of data requests. See also **Flooding**.

Dictionary Attack

A password-cracking attack that tries all of the phrases or words in a dictionary. See also **Brute Force Attack** and **Hybrid Attack**.

Digital Certificate

The electronic equivalent of an ID card that establishes your credentials when doing business or other transactions on the Web. It contains your name, a serial number, expiration dates, a copy of the certificate holder's public key (used for encrypting messages and digital signatures) and the digital signature of the certificate-issuing authority so that a recipient can verify that the certificate is real.

Domain Hijacking

An attack in which an attacker takes over a domain by first blocking access to the domain's DNS server and then putting his own server up in its place.

Domain Name System (DNS)

The DNS is the way that Internet domain names are located. A website's domain name is easier to remember than its IP (Internet Protocol) address.

Dumpster Diving

Recovering files, letters, memos, photographs, IDs, passwords, checks, account statements, credit card offers and more from garbage cans and recycling bins. This information can then be used to commit identity theft.

Electronic Infections

Often called "viruses," these malicious programs and codes harm your computer and compromise your privacy. In addition to the traditional viruses, other common types include worms and Trojan horses. They sometimes work in tandem to do maximum damage. See also Blended Threat.

Encryption

A data security technique used to protect information from unauthorized inspection or alteration. Information is encoded so that it appears as a meaningless string of letters and symbols during delivery or transmission. Upon receipt, the information is decoded using an encryption key.

End User License Agreement (EULA)

A contract between you and your software's vendor or developer. Many times, the EULA is presented as a dialog box that appears the first time you open the software and forces you to check "I accept" before you can proceed. Before accepting, though, read through it and make sure you understand and are comfortable with the terms of the agreement. If the software's EULA is hard to understand or you can't find it, beware!

Evil Twins

A fake wireless Internet hot spot that looks like a legitimate service. When victims connect to the wireless network, a hacker can launch a spying attack on their transactions on the Internet, or just ask for credit card information in the standard pay-for-access deal. See also **Man-in-the-Middle Attacks**.

File-Sharing Programs

Sometimes called peer-to-peer (P2P) programs, these allow many different users to access the same file at the same time. These programs are often used to illegally upload and download music and other software. Examples include Napster, Grokster, Kazaa, iMesh, Ares and Limewire.

Firewall

A hardware or software link in a network that inspects all data packets coming and going from a computer, permitting only those that are authorized to reach the other side.

Flooding

An attack that attempts to cause a failure in the security of a computer by providing more input, such as a large volume of data requests, than it can properly process. See also **Denial of Service Attack**.

Grooming

Using the Internet to manipulate and gain trust of a minor as a first step towards the future sexual abuse, production or exposure of that minor. Sometimes involves developing the child's sexual awareness and may take days, weeks, months or in some cases years to manipulate the minor.

Hacker

An individual who attempts to break into a computer without authorization.

HTTPS

When used in the first part of a URL (e.g., http://), this term specifies the use of hypertext transfer protocol (HTTP) enhanced by a security mechanism such as Secure Socket Layer (SSL). Always look for the HTTPS on the checkout or order form page when shopping online or when logging into a site and providing your username and password.

Hybrid Attack

Builds on other password-cracking attacks by adding numerals and symbols to dictionary words. See also **Dictionary Attack** and **Brute Force Attack**.

Instant Messaging (IM)

A service that allows people to send and get messages almost instantly. To send messages using instant messaging you need to download an instant messaging program and know the instant messaging address of another person who uses the same IM program. See also **Spim**.

IP (Internet Protocol) Address

A computer's inter-network address, written as a series of four 8-bit numbers separated by periods, such as 123.45.678.990. Every website has an IP Address, although finding a website is considerably easier to do when using its domain name instead. See also **Domain Name System (DNS)**.

Internet Service Provider (ISP)

A company that provides internet access to customers.

Keystroke Logger

A specific type of electronic infection that records victims' keystrokes and sends them to an attacker. This can be done with either hardware or software. See also **Trojan Horse**.

Malware

A generic term for a number of different types of malicious code. See also **Adware** and **Spyware**.

Man-In-the-Middle Attack

Posing as an online bank or merchant, a cyber criminal allows a victim to sign in over a Secure Sockets Layer (SSL) connection. The attacker then logs onto the real server using the client's information and steals credit card numbers.

Monitoring Software

Software products that allow parents to monitor or track the websites or email messages that a child visits or reads. See also **Blacklisting Software** and **Whitelisting Software**.

Network

Two or more computer systems that are grouped together to share information, software and hardware.

Operating System (OS)

Programs that manage all the basic functions and programs on a computer, such as allocating system resources, providing access and security controls, maintaining file systems and managing communications between end users and hardware devices. Examples include Microsoft's Windows, Apple's Macintosh and Red Hat's Linux.

Password

A secret sequence of characters that is used as a means of authentication to confirm your identity in a computer program or online.

Password Cracking

Password cracking is the process of attempting to guess passwords, given the password file information. See also **Brute Force Attacks**, **Dictionary Attacks** and **Hybrid Attacks**.

Password Sniffing

Passive wiretapping, usually on a local area network, to gain knowledge of passwords.

Patch

A patch is a small security update released by a software manufacturer to fix bugs in existing programs. Your computer's software programs and/or operating system may be configured to check automatically for patches, or you may need to periodically visit the manufacturers' websites to see if there have been any updates.

Peer-to-Peer (P2P) Programs

See **File-Sharing Programs**.

Phishing

Soliciting private information from customers or members of a business, bank or other organization in an attempt to fool them into divulging confidential personal and financial information. People are lured into sharing user names, passwords, account information or credit card numbers, usually by an official-looking message in an email or a pop-up advertisement that urges them to act immediately, usually by clicking on a link provided. See also **Vishing**.

Pharming

Redirecting visitors from a real website to a bogus one. A user enters what is believed to be a valid Web address and is unknowingly redirected to an illegitimate site that steals the user's personal information. On the spoofed site, criminals may mimic real transactions and harvest private information unknowingly shared by users. With this, the attacker can then access the real website and conduct transactions using the credentials of a valid user.

Router

A hardware device that connects two or more networks and routes incoming data packets to the appropriate network. Many Internet Service Providers (ISPs) provide these devices to their customers, and they often contain firewall protections.

Script

A file containing active content -- for example, commands or instructions to be executed by the computer.

Shoulder Surfing

Looking over a person's shoulder to get confidential information. It is an effective way to get information in crowded places because it's relatively easy to stand next to someone and watch as they fill out a form, enter a PIN number at an ATM machine or type a password. Can also be done long-distance with the aid of binoculars or other vision-enhancing devices. To combat it, experts recommend that you shield paperwork or your keypad from view by using your body or cupping your hand. Also, be sure you password-protect your computer screen when you must leave it unattended, and clear your desk at the end of the day. See also **Clear Desk Policy** and **Clear Screen Policy**.

Skimming

A high-tech method by which thieves capture your personal or account information from your credit card, driver's license or even passport using an electronic device called a "skimmer." Such devices can be purchased online for under \$50. Your card is swiped through the skimmer and the information contained in the magnetic strip on the card is then read into and stored on the device or an attached computer. Skimming is predominantly a tactic used to perpetuate credit card fraud, but is also gaining in popularity amongst identity thieves.

Social Engineering

A euphemism for non-technical or low-technology means—such as lies, impersonation, tricks, bribes, blackmail and threats—used to attack information systems. Sometimes telemarketers or unethical employees employ such tactics.

Social Networking Websites

Sites specifically focused on the building and verifying of social networks for whatever purpose. Many social networking services are also blog hosting services. There are more than 300 known social networking websites, including Facebook, MySpace, Friendster, Xanga and Blogspot. Such sites enable users to create online profiles and post pictures and share personal data such as their contact information, hobbies, activities and interests. The sites facilitate connecting with other users with similar interests, activities and locations. Sites vary in who may view a user's profile—some have settings which may be changed so that profiles can be viewed only by "friends." See also **Blogs**.

Spam

Unwanted, unsolicited email from someone you don't know. Often sent in an attempt to sell you something or get you to reveal personal information.

Spim

Unwanted, unsolicited instant messages from someone you don't know. Often sent in an attempt to sell you something or get you to reveal personal information.

Spoofing

Masquerading so that a trusted IP address is used instead of the true IP address. A technique used by hackers as a means of gaining access to a computer system.

Spyware

Software that uses your Internet connection to send personally identifiable information about you to a collecting device on the Internet. It is often packaged with software that you download voluntarily, so that even if you remove the downloaded program later, the spyware may remain. See also **Adware** and **Malware**.

SSL (Secure Socket Layer)

An encryption system that protects the privacy of data exchanged by a website and the individual user. Used by websites whose URLs begin with https instead of http.

Trojan Horse

A computer program that appears to be beneficial or innocuous, but also has a hidden and potentially malicious function that evades security mechanisms. A “keystroke logger,” which records victims’ keystrokes and sends them to an attacker, or remote-controlled “zombie computers” are examples of the damage that can be done by Trojan horses. See also **Electronic Infection**.

URL

Abbreviation for “Uniform (or Universal) Resource Locator.” A way of specifying the location of publicly available information on the Internet. Also known as a Web address.

URL Obfuscation

Taking advantage of human error, some scammers use phishing emails to guide recipients to fraudulent sites with names very similar to established sites. They use a slight misspelling or other subtle difference in the URL, such as “monneybank.com” instead of “moneybank.com” to redirect users to share their personal information unknowingly.

Virus

A hidden, self-replicating section of computer software, usually malicious logic, that propagates by infecting—i.e., inserting a copy of itself into and becoming part of -- another program. A virus cannot run by itself; it requires that its host program be run to make the virus active. Often sent through email attachments. Also see **Electronic Infection** and **Blended Threat**.

Vishing

Soliciting private information from customers or members of a business, bank or other organization in an attempt to fool them into divulging confidential personal and financial information. People are lured into sharing user names, passwords, account information or credit card numbers, usually by an official-looking message in an email or a pop-up advertisement that urges them to act immediately—but in a vishing scam, they are urged to call the phone number provided rather than clicking on a link. See also **Phishing**.

Vulnerability

A flaw that allows someone to operate a computer system with authorization levels in excess of that which the system owner specifically granted.

Whitelisting Software

A form of filtering that only allows connections to a pre-approved list of sites that are considered useful and appropriate for children. Parents sometimes use such software to prevent children from visiting all but certain websites. You can add and remove sites from the “permitted” list. This method is extremely safe, but allows for only extremely limited use of the Internet.

Worm

Originally an acronym for “Write once, read many times,” a type of electronic infection that can run independently, can propagate a complete working version of itself onto other hosts on a network, and may consume computer resources destructively. Once this malicious software is on a computer, it scans the network for another machine with a specific security vulnerability. When it finds one, it exploits the weakness to copy itself to the new machine, and then the worm starts replicating from there, as well. See also **Electronic Infection** and **Blended Threat**.

Zombie Computer

A remote-access Trojan horse installs hidden code that allows your computer to be controlled remotely. Digital thieves then use robot networks of thousands of zombie computers to carry out attacks on other people and cover up their tracks. Authorities have a harder time tracing criminals when they go through zombie computers.

Sources:

National Institute of Standards and Technology:

<http://nvlpubs.nist.gov/nistpubs/ir/2013/NIST.IR.7298r2.pdf>

Cyber Security Links

Cyber Security and Privacy Protection

- Center for Internet Security (CIS):
www.cisecurity.org
- Free online security check ups:
<http://www.staysafeonline.org/stay-safe-online/free-security-check-ups>
- National Cyber Security Alliance for Small Business Home Users:
<http://www.staysafeonline.org>
- OnGuard Online:
www.OnGuardOnline.gov
- SANS (SysAdmin, Audit, Network, Security) Institute's Most Critical Internet Security Vulnerabilities:
www.sans.org/top20
- Security Tips from Securing our eCity:
<http://securingoureconomy.org/>
- Small Business Solutions from StopBadware:
<http://stopbadware.org/>
- The Open Web Application Security Project:
www.owasp.org

Cyber Security Threat Centers

- Cyber Safety Links for High School Students
<http://blackboard.aacps.org/portal/lor/obj/mods/4students/HSCybrSfty/addlinks.pdf>
- McAfee Security Solutions for Small Business:
<http://shop.mcafee.com/Default.aspx?site=us&pid=HOME&CID=MFE-MHP001>
- Symantec Security Solutions for Small Business:
http://store.symantec.com/?om_sem_cid=hho_sem_nam_us_Google_SMB_Store_Home&inid=hho_sem_syus:ggl:en:e%7Ckw0000006084%7CSMB

Training and Exercises

- Free training materials, security configuration guides from Internet Security Alliance:
<http://www.isalliance.org/>
- Free DOD user training:
<http://iase.disa.mil/eta/Pages/online-catalog.aspx>
- NIH Free Online User Training (non DOD version):
<http://irtsectraining.nih.gov/publicUser.aspx>

Government Resources

- Department of Homeland Security (DHS)'s National Strategy to Secure Cyberspace:
<http://www.dhs.gov/national-strategy-secure-cyberspace>
- DHS testimony before the House on Committee on Homeland Security Subcommittee on Cybersecurity, Infrastructure Protection, and Security Technologies:
http://www.dhs.gov/ynews/testimony/testimony_1300283858976.shtm
- FCC Cyber Security Encyclopedia Page
<http://www.fcc.gov/cyberforsmallbiz>
- FCC Public Safety and Homeland Security Bureau Clearinghouse:
<http://publicsafety.fcc.gov/pshs/clearinghouse/index.htm>
- FCC Public Safety and Homeland Security Bureau Guidelines for Emergency Planning:
<http://transition.fcc.gov/pshs/emergency-information/guidelines/>
- FCC Ten Cybersecurity Tips for Small Businesses
http://hraunfoss.fcc.gov/edocs_public/attachmatch/DOC-306595A1.pdf
- Federal Trade Commission Guide for Business
<http://www.ftc.gov/bcp/edu/microsites/infosecurity/>
- Federal Trade Commission – Identity Theft Information:
<http://www.onguardonline.gov/topics/computer-security.aspx>
- Federal Trade Commission's Interactive Tutorial:
www.ftc.gov/infosecurity
- National Institute of Standards and Technology (NIST)'s Computer Security Resource Center:
www.csrc.nist.gov
- NIST briefing on Cybersecurity for Small Businesses:
<http://csrc.nist.gov/groups/SMA/sbc/documents/smb-presentation.pdf>

Government Resources (cont'd)

- NIST Guide to Selecting Information Technology Security Products:
<http://csrc.nist.gov/publications/nistpubs/800-36/NIST-SP800-36.pdf>
- NIST's Risk Management Guide for Information Technology Systems:
www.csrc.nist.gov/publications/nistpubs/800-30/sp800-30.pdf
- NIST Small Business Corner - A link to the NIST-SBA-FBI Small Business Information Security outreach pages :
<http://csrc.nist.gov/groups/SMA/sbc/index.html>
- NIST Small Business Information Security:
<http://csrc.nist.gov/publications/nistir/ir7621/nistir-7621.pdf>
- SBA, NIST and FBI partnership on Cybersecurity for small businesses:
<http://csrc.nist.gov/groups/SMA/sbc/overview.html>
- United States Computer Emergency Readiness Team (US-CERT):
www.us-cert.gov
- U.S. Department of Homeland Security Cyber Security Resources:
<http://www.dhs.gov/cyber>

Publications

- Cloud Security Alliance
<https://cloudsecurityalliance.org/csaguide.pdf>
- Computer Security Resource Center, National Institute of Standards and Technology:
<http://csrc.nist.gov/groups/SMA/sbc/library.html>
- Microsoft Small Business Guide:
http://download.microsoft.com/download/3/a/2/3a208c3c-f355-43ce-bab4-890db267899b/Security_Guide_for_Small_Business.pdf
- Protecting Your Small Business, Entrepreneur Magazine:
<http://www.entrepreneur.com/magazine/entrepreneur/2010/june/206656.html>
- Small business Information Security: The Fundamentals, National Institute of Standards and Technology:
<http://csrc.nist.gov/publications/nistir/ir7621/nistir-7621.pdf>