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A Word From the Owners



"We have been hard at work and proud to announce our new book 'IT Free Fall'! We are actively promoting the book and we are pleased to say that all proceeds from the launch will be donated to Big Brothers, Big Sisters of the Ocean State."

- Nick Bernfeld & Paul Riendeau

Are You Accepting Stolen Credit Cards?

For years, credit cards (and their terminals) have been prime targets for fraud. Now, there are new terminals that have you "dip your chip" (and no, not in the Tostitos and salsa kind of way). Magnetic strips that held all your data are now replaced by a tiny chip. This chip creates a randomly generated, one time use code per use. What happens is you "dip" the card (chip end first) into the new terminal and the chip create a unique transaction code that cannot be copied. This makes every transaction "one and done". The catch? To utilize the new security, the terminal must support EMV (Europay, MasterCard and Visa). Currently, the US is the last developed country that has not adopted EMV as the standard...until today. With the nationwide liability shift going into effect as of Oct. 1st 2015, retailers across the country are finally getting onboard. What about you? Are you using a non-EMV terminal? What happens if your client is subject to fraud originating from your terminal? Well, according to the new standard, you may be liable for the fraudulent charges.



Who is liable?

The easiest answer is 'the party that is the least EMV-compliant'. This means that if you only allow the old "swipe" vs the new "dip" method, you may be responsible for any of the fraudulent charges on that account. Something to note is this only affects in-person transactions (there is no change to online processing with the new chip cards). So, if you only accept credit cards via a web based gateway, then you do not need to worry. However, if you use a credit terminal connected to your Point of Sales (POS) register, you may want to look into upgrading very soon.

What are the ways to pay?

There's the "swipe" which is the least secure (only utilizing the magnetic strip), the more secure "dip" (chip reader with PIN or signature verification) and the "tap" (near field communication or NFC) that reads your data through wireless transmission. Apple/Android Pay are methods of "tap" payment as it uses NFC to verify your payment with your phone.

When will I have to upgrade?

Technically, you don't have to upgrade (at least not yet). As long as you realize that not upgrading to the new security standard comes with more risks and that you are taking a chance. There is no federal law requiring that you upgrade, it is a change to how the credit card merchants are operating. The liability will not automatically be assumed by the credit card provider, but the "least compliant party". This could be in light of the Home Depot and Target hacks in the recent years. If these places had utilized the EMV method earlier, those breaches may not have happened.

Technology Spotlight

IT Free Fall: The Business Owner's Guide to Avoiding Technology Pitfalls

This month's spotlight is not a piece of technology, but a guide on how to keep your business's technology under control.

IT Free Fall was written by Nick Bernfeld and Paul Riendeau for small and medium sized businesses out there that are unsure of how to handle their business's IT issues.

Some of the topics covered are:

- What are your support options?
- How to pick the right consultant
- Lessons in Cybersecurity
- Policies to protect your business
- And much more....

The book has taken over a year to complete and is final ready for launch. Nick and Paul have decided to dedicate the book to all of the clients of SNECS. Also, they wanted to have the book not only help other business owners, but improve the community right here in Lil' Rhody. As a gesture of good will, they have made arrangements to donate all the proceeds from the launch of "**IT Free Fall**" to Big Brother, Big Sisters of the Ocean State.

The book launch will occur in stages. The first launch will be at **Symposium Books** in East Greenwich on **October 29th** from 6-8pm. There will be book signings as well as a raffle for a **Microsoft Surface Pro 3**. See you there!

A New Outlook on Outlook 365



Outlook in Office 365 has been gaining popularity amongst businesses of all sizes. With integration with Office 365's multitude of business applications, Outlook has proven to be a powerful email service that combines both usability and security. The best part is that Microsoft is now pushing things even further with the latest Outlook release. With updates that enhance the platform even more, it's packed with new productivity features.

Cleaner UI

Outlook in Office 365 now features a simplified, cleaner interface that aims to help you work more efficiently. A new Action bar is available across Mail, Calendar, People and Task for convenience and ease of use. The Action toolbar provides quick access to commands like clearing your inbox, replying to an email or adding an event to your calendar. The email subject line is larger and more prominent, and messages in the reading pane are now indented for easier reading. More buttons in Calendar allow for simpler navigation and quicker creation of new meetings.

Enhanced Inbox Control

New tools have been added to help you sort through your email and identify the most important items to tackle first.

- **Pin** – you can now pin any message in your inbox to have it highlighted in yellow and kept at the top of your inbox. This keeps important messages handy and prevents them from getting lost in your inbox.
- **Sweep** – provides a simple set of actions to manage emails from specific senders, great for managing recurring messages like newsletters and special promotions. You can choose to keep messages from a specific sender for a specified number of days, only keep the most recent message, or delete all messages from the sender.
- **Archive** – quickly move messages out of the inbox to a folder of choice with one-click archiving.
- **Undo** – undo unintended actions with a single click.
- **Improved single-line view** – a preview of the message contents in line with the subject, allowing you to perform common actions in bulk and more quickly.
- **Immersive reading pane** – when in single-line view, clicking a message now displays the message in the same window.

Calendar Improvements

Calendar now features a five-day weather forecast. Icons next to each day give you a quick look at the forecast, and clicking on one will show a more detailed view. Calendar now supports charms – icons you can choose from to apply as visual cues for different types of events. For instance, you can add an airplane charm to an upcoming flight, a music note for a piano class, and so on. You can also create email reminders for any Calendar event and specify the recipient list, include a quick message, and set the day and time you want the email reminder to be sent. Birthday and holiday calendars are also available, and can either be overlaid across your work calendar or viewed separately.

Referral Station

How you can earn FREE gifts with our Referral Plan!

Do you like FREE things? Of course you do!

Do you want to get FREE gifts from us? I bet you do!

We are rolling out a new promotional plan for our current clients. It's simple, easy and rewarding.

If you have a friend or colleague that is a business owner and is looking for top notch IT support, refer them to us.

To start, visit our website below: www.snecslc.com/referral/

Once there, just fill out the required fields like your name, their name and contact info and submit. That's it!

If they take us up on our offer of a FREE network evaluation, you will receive a [\\$25 Amazon gift card](#).

If they become a fellow Office Solutions member like yourself, you will receive a [FREE Tablet: The Asus MeMO Pad!](#)

This tablet has dual built-in cameras, WiFi, SD Card reader and with a 7" screen. It is light and portable enough for anyone to use.

That's it! We are looking to serve more clients like yourself. You have the most dedicated IT team around, why not share us with your friends and family?

Steps for Free Gifts:

Visit: www.snecslc.com/referral/

Fill out the info and submit.

If your referral schedules a FREE evaluation, you get a FREE \$25 gift!

If your referral joins Office Solutions, you get a FREE Tablet!

Staying Out of the Red



Have you ever seen that your laptop battery life was in the red and started looking around frantically for an electrical outlet only to find nothing? It's a pretty stressful situation, especially if you are working on something important. Here are a few things you can do to buy a few more minutes of life from your laptop battery.



Dim the screen

The easiest way to conserve your battery is to dim the screen of the laptop. The screen eats up a lot of energy, and chances are you don't really need it that bright in the first place. The more you dim it, the more energy you will save. If you are desperate for battery life, turning it down to the lowest setting that is still readable to you is the way to go. If you just want to conserve energy, taking it down to halfway will help conserve the battery and give you additional time down the road.

Stop charging your phone

It is almost second nature for people to charge their phones when they have a chance, but doing so while using your laptop can be a serious drain on its battery. If you need to maximize your laptop battery then unplug your phone, tablet or other device from it. You should see a big difference in battery performance almost immediately. In fact, it is best not to have any USB accessories, such as a wireless mouse, plugged in at all. These can also deplete your laptop battery in short order.

Only use what you need

While it's fine to keep open multiple programs, applications and other features when your laptop is plugged in, these will eat away at your battery life when you're away from a power socket. You should run a quick inventory on what you are using, and then close out of the rest. Do you really need to be running Skype if you are not talking to anyone? Probably not. Don't just push them into the background, though. Be sure to close out of them completely. By only running what you need, you can reduce the burden on your battery.

Shutdown Wi-Fi

Wi-Fi can be one of the biggest drags on a laptop battery, because it is constantly using energy to search for new networks or to stay connected to the one it's on. Internet browsers, especially ones with multiple tabs open, can increase energy consumption. If you aren't using the internet, you should shut off the Wi-Fi and close out of any browsers. If you do need to use the internet, avoid watching videos or streaming music.

Kickin' Back



Riddle Me This?

If you have it, you want to share it. If you share it, you don't have it. What is it?

(Answer at Bottom of Page)

Joke of the Month

How can you tell which one of your friends has the new iPhone 6s?



Don't worry, they'll let you know.

Contest Time

Want to Win Free Stuff?

Looking to score a \$25 Amazon Gift Card but don't have anyone to refer to us? That's OK, we got you covered.

How to Enter:

Submit a review via Facebook, Google + or Yelp. As long as you leave your name and your business name, you will be entered into a random drawing for this month's prize.

Visit:

www.snecsllc.com/review
for links to our pages!

mHealth: The Next Generation



Wearables, mobile apps and other mobile health (mHealth) devices are the latest technologies entering the healthcare industry. Some hospitals may have held off adopting mHealth, believing they won't benefit much from it. Others remain concerned their patients won't have much interest in these tools, or the technical knowledge required for using them. But recent research shows a growing interest for patients when it comes to using mHealth, due to its cost-effectiveness and convenience. If you're wondering what mHealth is, or are considering implementing it into your practice, here's what you need to know.



mHealth Defined:

mHealth, also known as mobile health, refers to medical and public health practice supported by mobile devices, such as mobile phones, patient monitoring devices, personal digital assistants, and other wireless devices.

How is mHealth used?

Medical institutions across the globe have applied mHealth to deliver healthcare and healthcare information to patients, with satisfying results. Some of the most common uses of mHealth include remote data collection and monitoring, diagnostic and treatment support, telehealth and telemedicine, patient safety and emergency response systems.

Advantages of mHealth

There are many advantages of adopting mHealth, including its versatility across all aspects of health care and its potential to improve the monitoring of patients. Let's take a closer look at the top three benefits of mHealth.

Improved data accuracy— helps eliminate the data entry errors that often occur when information is first recorded on paper and entered at a later time in electronic medical record (EMR) systems.

More data access— enables healthcare staff to not only enter, but also access, critical patient data from anywhere, at any time.

Better patient care—doctors can quickly refer to their mobile devices for a list of viable diagnoses that they may not have otherwise considered, in order to ensure that patients get the best possible treatment plans.

mHealth also allows physicians to keep a close watch on their chronically ill patients without having to see them in the office. What's more, they can collect health metrics such as weight, heart rate, blood pressure, and blood glucose levels remotely, allowing for more convenience and cost-savings.



Expert of the Month

Dr. Jim Boccuzzi of **Killingly Eye Care** is our "Expert of the Month". He founded KEC in 1993 and today is joined by Dr. Macneil and Dr. Stirba. For over 20 years, he and his team of optometrists have worked to provide clear vision to their community. He holds an Advanced Practice Certification and is the Consulting Optometrist to the University of Connecticut's Sports Medicine Department. For more information, you can contact KEC at 860-779-1588 or visit www.killinglyeyecare.com.

To read or share the digital copy of our newsletter, visit: www.snecsllc.com/newsletter