

# Cybersection

## Small-Business Owners: Cybersecurity Guidance

The National Institute of Standards and Technology (**NIST**) has developed a guide for small-business owners on cybersecurity issues, which includes steps to take to better protect their information systems. **Small Business Information Security: The Fundamentals** includes worksheets to assist businesses identify the information they store and use, determine its value, and assess its vulnerability.

The small-business guide offers practical direction on safeguarding information, including:

- Limiting employee access to data and information;
- Installing surge protectors or uninterruptible power supplies (UPS);
- Patching operating systems and applications;
- Installing and activating software and hardware firewalls;
- Securing wireless access points and networks;
- Setting up web and email filters;
- Using encryption for sensitive information;
- Disposing of old computers and media safely; and
- Training employees.



In addition to identifying risks and protecting information, this guide offers advice on the detection of cybersecurity events, the response required to contain or reduce the impact of such events, and methods for an organization to resume normal operations following a cybersecurity event. The guide also stresses the importance of practicing safe and secure work habits, such as paying attention to colleagues, being mindful of email attachments and hyperlinks, and using strong passwords.

NIST works in conjunction with the **U.S. Small Business Administration** and the Federal Bureau of Investigation's **InfraGard** program to offer cybersecurity workshops to small businesses. This new guide is based on NIST's **Framework for Improving Critical Infrastructure Cybersecurity**.

## Co mplianceCorner

## 2nd Quarter 2017 Enforcement Orders

The Department of Banking and Securities issued **26** enforcement orders during the second quarter of 2017. Fines and assessments for these orders totaled **\$262,160**, including:

- Five Consent Agreement and Orders, one Summary Order to Cease and Desist, and one Final Order issued for violations of the Pennsylvania Securities Act of 1972, one of which included a 5-year suspension, one of which included a 10-year suspension, and one which included a permanent prohibition;
- Five Consent Agreement and Orders issued for violations of the Consumer Discount Company Act;
- Four Consent Agreement and Orders issued for violations of the Check Casher Licensing Act;
- Three Consent Agreement and Orders, and three Suspension Orders for violations of the Consumer Credit Code;
- Two Consent Agreement and Orders for violations of the Mortgage Licensing Act, one of which also cites violations of the Loan Interest and Protection Law;
- One Order to Show Cause and Cease and Desist, and one Cease and Desist Order issued for violations of the Consumer Discount Company Act and Loan Interest and Protection Law.

Comprehensive lists of enforcement orders are available online at [dobs.pa.gov](http://dobs.pa.gov) or by calling **1.800.PA.BANKS**.