

The Free Six

Six security steps you can finish this week. Every one is free. Together they stop the attacks that actually hit small businesses.

- 1 Turn on two-step login (MFA).** For email, banking, and payroll first. A code goes to your phone at sign-in, so a stolen password alone can't get in. The single most effective step on this page — and the first thing every insurer asks.
- 2 Remove access people no longer need.** Former employees, and admin rights for anyone who doesn't truly need them. Old accounts are unlocked doors nobody's watching.
- 3 Turn on automatic updates.** Computers, phones, browsers. Updates close the holes criminals use; "automatic" means you never have to remember.
- 4 Back up your critical files.** Customer list, financials, contracts — whatever you couldn't run the business without. Cloud backup that runs itself (OneDrive, Google Drive, Dropbox) is fine.
- 5 Make the money rule.** Any request to change payment details — or any unusual payment ask, even from the boss — gets verified by a phone call to a number you already know. This single habit stops the most common small-business scam there is: fake-invoice and wire fraud.
- 6 Turn on bank alerts.** Have your bank text you for any transaction over a threshold you pick. Fraud caught the same day is usually recoverable. Fraud found next month usually isn't.

Why these six

Criminals targeting small businesses aren't picking you — they're picking the easiest door on the street. Stolen passwords, unpatched machines, and fake invoices account for the overwhelming majority of small-business incidents, and these six steps close exactly those doors. Finish this page and you're ahead of most businesses your size.

No jargon, nothing to buy, no catch. Do them this week; most take minutes.

When you're ready for the rest

There are twelve more steps — password manager, device protection, the 30-minute scam huddle that counts as "security training" on insurance forms, your one-page emergency plan — plus a progress tracker and a tab that turns your checklist into ready answers for cyber-insurance applications and customer security questionnaires. That's the **FlintScope Security Starter**, built for businesses without a security team. The six above are yours free either way.