

# Identity Theft Devastates Small Businesses

*Identity theft is a continuing challenge for small business owners. Put up your own roadblocks to keep your business safe.*



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[/EINPresswire.com/](http://EINPresswire.com/) -- Identity theft can be devastating for small businesses. It can take enormous resources and time to resolve the problems created all to the detriment to the entrepreneur who typically has little time to spare. It can even bring a business to a screeching halt if not caught and stopped quickly writes [Garrett Sutton of Credit.com](http://GarrettSuttonofCredit.com).



If you need help in securing the critical information of your business or if the security of your company has been compromised, we can help.

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Here are three reasons identity thieves love small business owners.

## 1. It is Easier to Get Info

There are strict limits on who can review personal credit reports or scores, but the same limits do not apply to small business credit reports or scores. (That's true as long as they don't contain personal credit information about the owner — some do — and those are subject to restrictions).

"Because it's not covered by Fair Credit Reporting Act

protections, anyone can check a business's credit report and get sufficient information (EIN, address, employees and principal owners' details, etc.) to start the ID theft process," says Caton Hanson, co-founder of Creditera. "Personal information is more difficult to obtain and requires nefarious means to do so".

In addition, there are many more points of access to sensitive information. "Phishing" — simply asking the right questions is an easy way to get into other people's email or social media accounts. Similarly, in a small (or large) company sometimes all it takes is one employee with a weak password or a lack of skepticism to open the door to criminal activity.

## 2. It Can Be Lucrative

An established small business may have larger credit lines and larger bank accounts, both of which make them more attractive to a scammer. Why not steal \$50,000 if it takes the same amount of work as stealing \$5,000? In addition, small businesses may have a history of larger transactions so, for example, a large wire transfer overseas doesn't set off alarm bells the way it might on an individual's account.

## 3. It's Harder to Detect

Small business owners are often surprised to learn there are many business credit reporting agencies they've never heard of before. There are a variety of credit reporting agencies that report small business credit information — and many specialized agencies that most entrepreneurs haven't heard of.

And because some vendors and creditors don't report business credit activity at all, it could be months before you realize you've been a victim.

## Protect Your Business

Take these steps to protect your business:

- Shred all sensitive documents.
- Use very strong passwords and change them regularly.
- Limit access to sensitive information by employees on a need-to-know basis.
- Keep track of your credit. Companies such as Experian, DNB and Creditera offer business credit monitoring.
- Make sure employees with access to sensitive information secure laptops, cellphones and all data related to your business.

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If you need help securing your business's critical information, a [California Process Server](#) can help. PremierLegalSupportService.com provides reliable and trustworthy [Riverside Service of Process](#), Court Filing, and Research Services throughout California and across the United States for over 30 years.

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