I.T.
Buyers Guide

TotalBC

Real Solutions - Real Service - Real Simple

What You Should Expect To Pay For I.T. Support For Your Business

How To Sort Through The Confusion And Complexity Of I.T. Services Companies' Contracts, Services And Pricing To Avoid Hiring The Wrong One

Read this executive guide to discover:

- ✓ The 3 most common ways I.T. services companies charge for their services, and the pros and cons of each approach.

- ✓ A common billing model that puts ALL THE RISK on you when buying I.T. services; learn what it is and why you need to avoid agreeing to it.

- ✓ Exclusions, hidden fees and other "gotcha" clauses I.T. companies put in their contracts that you DON'T want to agree to.

- ✓ 5 ways "cheaper" I.T. firms hide the TRUE cost of their services in their contracts.

- ✓ 21 critical questions to ask your I.T. support firm BEFORE signing an agreement.

Never Ask An I.T. Services Company, "What Do You Charge For Your Services?" Instead, Make Sure You Ask, "What Will I *Get* For My *Money*?" And <u>Know</u> What To Look For And What To Avoid

From the Desk of: Michael Snyder
CEO/OWNER
TotalBC

Dear Colleague,

One of the most commons questions we get from new prospective clients calling our office is "What do you guys charge for your services?" Since this is such a common and important question, I decided to write this report. Furthermore, there are 3 reasons why choosing your I.T. company on their fees alone – or even using that as one of the top criteria – can lead to overpaying, even if their pricing appears cheaper initially, and to extreme frustration and unappreciated risk to your organization. They are:

1. Unlike most industries, there is no such thing as "standard" pricing for I.T. services companies, <u>even though most of the services appear to be the same</u>. That's why it's impossible to compare I.T. providers on their fees alone. In this report I'll explain the most common ways I.T. services companies' package and price their services, and the pros and cons of each, so you can make an informed choice.

2. There are a few "dirty little secrets" about I.T. service contracts and SLAs (service level agreements) that "cheaper" I.T. firms use to make their fees appear less expensive, but actually end up putting you at high risk for cyber-attacks. Almost no business owner knows what to look for, what questions to ask or the true consequences to them being too cheap with backups, cyberprotections and disaster recovery, which is how the "cheaper" firms can get away with it. You NEED to understand this, and I'll explain it to you.

3. I wanted to educate business owners on how to pick the *right* I.T. services company for their specific situation, budget and needs based on the *VALUE* the company can deliver, not just the price, high OR low.

In the end, my purpose is to help you make the <u>most informed decision possible</u> so you end up working with someone who helps you solve your problems and accomplish what you want in a time frame, manner and budget that is right for you.
Dedicated to serving you,

Michael Snyder, CEO/Owner
TotalBC

About The Author

Michael Snyder is President of TotalBC, Inc., and is a veteran in the IT/Telecom industry with over 26 years of experience. Michael has worked with local government agencies and with more than 4,000 businesses in more than 30 industries, ranging from small start-ups to companies such as 20th Century Fox, and Deloitte.

Michael has received numerous letters, emails of appreciation from 100's of clients over the years and the most common theme is customer service. He and TotalBC are known in the area as having one of the best customer service response times and that is thanks to his continued emphasis on customer service. He always says, "anyone can sell a "widget" clients care more about the support and how much we listen to their needs and resolve them the first time!"
TotalBC was named **Enterprise Networking Magazine top 10** in 2017. In his spare time, Michael enjoys spending time with family, grabbing alone time with his two grandsons and enjoys playing in area poker tournaments.

Originally strictly a telecom company founded in 2000, TotalBC moved to Hosted Voice Over IP around 2011 and was one of the first companies in North & South Carolina to install Hosted VoIP. TotalBC turned to managed I.T. services and support in early 2013 at their customers request and through some strategic acquisitions. Since then, TotalBC has grown into a full-service managed I.T. services company serving small to medium businesses and local government. Since 2000, TotalBC has helped clients in the financial, insurance, real estate, manufacturing, engineering, transportation, retail and the movie production industries.

TotalBC serves the following areas with their 3 offices located in the Carolinas: Charlotte, NC surrounding areas, Greenville/Spartanburg area, Charleston, SC and the surrounding counties and Wilmington, NC and the surrounding areas.

Comparing Apples To Apples:
The Predominant I.T. Services Models Explained

Before you can accurately compare the fees, services and deliverables of one I.T. services company to another, you need to understand the 3 predominant pricing and service models most of these companies offer. Some companies offer a blend of all 3, while others are strict about offering only one service plan. The 3 predominant service models are:

Time and Materials (Hourly).

In the industry, we call this "**break-fix**" services. Essentially, you pay an agreed-upon hourly rate for a technician to "fix" your problem when something "breaks." The price you pay will vary depending on the provider you choose and the complexity of the problem, but most will be in the $135-$175 range.

Under this model, you might be able to negotiate a discount based on buying a block of hours. The scope of work ranges from simply resolving a specific problem (like fixing slow Wi-Fi or resolving an e-mail problem) to encompassing a large project like a software upgrade, implementing cyber protections or even an office move. Some companies will offer staff augmentation and placement under this model as well.

Similar to this are value added reseller services. VARs typically do I.T. projects for organizations that have internal I.T. departments. The term "value added" reseller is based on the fact that they resell hardware (PCs, firewalls, servers, etc.) and software, along with the "value added" services of installation, setup and configuration. VARs typically service larger organizations with internal I.T. departments. A trend that has been gaining ground over the last decade is that fewer VARs exist, as many have moved to the managed I.T. services model.

Managed I.T. Services (MSP, or "Managed Services Provider").

This is a model where the I.T. services company, called an MSP, takes on the role of your fully outsourced I.T. "infrastructure." That includes things such as:

- o Troubleshooting I.T. problems.
- o Setting up and supporting PCs, tablets, Macs and workstations for new and existing employees, both on-site and remote.

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- o Installing and setting up applications such as Microsoft 365, Google Workspace, SharePoint, etc.
- o Setting up and managing the security of your network, devices and data to protect against hackers, ransomware and viruses.
- o Backing up your data and assisting in recovering it in the event of a disaster.
- o Providing a help desk and support team to assist employees with I.T. problems.
- o Setting up and supporting your phone system.
- o Monitoring and maintaining the overall health, speed, performance and security of your computer network on a daily basis.
- o Monitoring your Intellectual property i.e. software, ideas, clients, etc. from being sent to competition or to another job that an employee is leaving for.

In addition to managing your I.T., a good MSP will provide you with an I.T. Roadmap and budget for necessary projects to further secure your network and improve the stability and availability of critical applications, as well as ensure that your I.T. systems are compliant with various data protection laws (HIPAA, FTC Safeguards, PCI, etc.) and that your cyber protections meet the standards on any cyber insurance plan that you have.

These projects are not included in the routine, day-to-day maintenance and are typically planned out in advance, based on the growth of your organization, your risk tolerance, operations, unique business model, etc.

Vendor-Supplied I.T. Services.

Many software companies and vendors will offer pared-down I.T. support for their customers in the form of a help desk or remote support for an additional fee.

However, these are typically scaled-back services, limited to troubleshooting their specific software application and NOT your entire computer network and all the applications and devices connected to it. If your problem resides outside of their specific software or the server it's hosted on, they can't and won't help you and will often refer you to "your I.T. department." While it's often a good idea to buy some basic-level support package with a critical software application you use to run your business (often referred to as a "line-of-business" application), this is not sufficient to provide the full I.T. services, cybersecurity, backup and employee (end-user) support most businesses need.
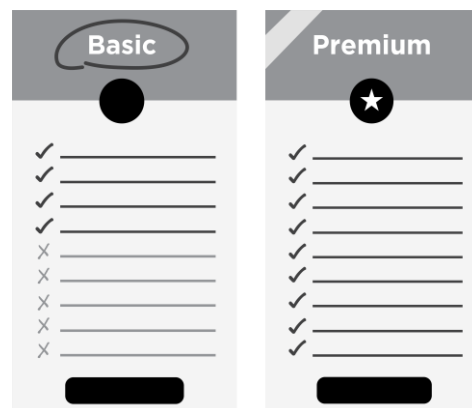
As a small or midsize business looking to outsource your I.T. support, you are most likely to end up having to choose between two service models: the managed services and "break-fix" models. Therefore, let's dive into the pros and cons of these two options, and then the typical fee structure for both.

Managed I.T. Services Vs. Break-Fix:
Which Is The Better, More Cost-Effective Option?

The advantage of break-fix services is that you only pay for I.T. support when you need it, without being locked into a monthly or multi-year contract. If you're not happy with the service you're getting, you can change providers easily. If you're a micro-business with only a few employees, very simple I.T. needs where you don't experience a lot of problems and don't host or handle sensitive data (medical records, credit cards, Social Security numbers, etc.), break-fix might be the most cost-effective option for you.

However, the downsides of break-fix services are many if you're NOT a micro-business and are attempting to grow in revenue, staff and clients, or if you handle sensitive, "protected" data. The 6 big downsides are as follows:

1. **Break-fix can be very expensive** when you have multiple issues or a major problem (like a nasty virus or a ransomware attack). Because you're not a managed client, the I.T. company resolving your problem will likely take longer to troubleshoot and fix the issue than if they were regularly maintaining your network and therefore familiar with your environment AND had systems in place to recover files or prevent problems from escalating.

2. **Paying hourly works entirely in your I.T. company's favor, not yours.** Under this model, the I.T. consultant can take the liberty of assigning a junior (lower-paid) technician to work on your problem who may take two to three times as long to resolve an issue that a more senior (and more expensive) technician may have resolved in a fraction of the time because there's no incentive to fix your problems fast. In fact, they're incentivized to drag it out as long as possible, given that they're being paid by the hour. Think about it logically, do you take your car in for repairs and let them do it on a time and material basis or do you want a price?

3. **You are more likely to have major issues.** One of the main reasons businesses choose a managed services provider is to PREVENT major issues from happening. As Benjamin Franklin famously said, "An ounce of prevention is worth a pound of cure." The smart way to avoid disasters and minimize the cost and damage is to prevent them from happening in the first place, not "hope" they won't happen. Completely opposite of the previous point (#2) the smoother, less problematic that an MSP makes your network, means fewer major issues. Remember you pay an MSP a flat monthly fee, they profitability goes down with more issues.

4. **You can't budget for I.T. services** and, as already explained, could end up paying more in the long run if you have to constantly call for urgent "emergency" support.

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X   5. **You won't be a priority for the I.T. company.** All I.T. firms prioritize their contract managed clients over break-fix clients because they have a contractual obligation. That means you get called back last and fit in when they have availability, so you could be down for several days before they can address your problem. Further, because you're not under a contract, the I.T. company has no incentive to keep you happy or even address the root causes of your problems, which can lead to MORE problems and MORE costs.

X   6. **If no one is actively maintaining the security of your network and data, your chances of getting hacked go up exponentially.** Believe me when I tell you most people grossly underestimate the costs and damage done by a a nasty virus or ransomware attack. Your operations shut down and your client contracts, private e-mails, company financials, employee payroll and other sensitive data are in the hands of criminals who won't think twice about e-mailing your list of employees' and clients' confidential information.

Thinking you're fine because "nobody wants to hack us" or "we're 100% in the cloud" is gross ignorance. If you don't have a professional I.T. company monitor and maintain your company's I.T. security, you WILL get hacked, incurring significant financial losses, not to mention reputational damage and client losses.

For all these reasons, hiring an MSP to manage your I.T. environment for an agreed-upon monthly budget is, by far, the most cost-effective, smartest option for most businesses with 10 or more employees, or who handle critical operations and sensitive data and are risk-averse.

What Should I.T. Services Cost?

!   **Important!** Please note that the following price quotes are industry averages based on a recent I.T. industry survey conducted by a well-known and trusted independent consulting firm, Service Leadership, that collects, analyzes and reports on the financial metrics of I.T. services firms from around the country.

We are providing this information to give you a general idea of what most MSPs and I.T. services charge and to help you understand the VAST DIFFERENCES in service contracts that you must be aware of before signing on the dotted line. Please understand that this does NOT reflect our pricing model or approach for your unique situation. We are simply providing this as an educational resource to help you understand the vast differences in price and value.

Hourly Break-Fix Fees: Most I.T. services companies selling break-fix services charge between $135 and $225 per hour with a one-to-two-hour minimums. In some cases, they will give you a discount on their hourly rates if you purchase and pay for a block of hours in advance to be used for on-going issues. **But really**, who decides how many hours they are going to use for each service call, etc.....

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Project Fees: If you are getting an I.T. firm to quote you for a onetime **project**, the fees range widely based on the scope of work outlined and the complexity of the project. If you are hiring an I.T. consulting firm for a project, I suggest you demand the following:

- **A detailed scope of work that specifies what "success" is.** Make sure you document what your expectations are in performance, workflow, costs, security, access, etc. The more detailed you can be, the better. Clarifying your expectations up front will go a long way toward avoiding miscommunications and additional fees later on to give you what you REALLY wanted.

- **A fixed budget and time frame for completion.** Agreeing to this up front aligns both your agenda and the consultant's. Be very wary of hourly estimates that allow the consulting firm to bill you for "unforeseen" circumstances. The bottom line is this: it is your I.T. consulting firm's responsibility to be able to accurately assess your situation and quote a project based on their experience. You should not have to pick up the tab for a consultant underestimating a job or for their inefficiencies. A true professional knows how to take into consideration those contingencies and bill accordingly.

- **Clear expectations of documentation once project is complete.** Whether it is setting up a completely new LAN (local area network), Servers, Software, etc. At the end of the project, you must expect that they will turn over everything, because they are not your IT company, they are just someone you are hiring for a project. They should produce in the case of a LAN for example; the design layout, the IP address of each device and its configuration. VLAN configurations on all of the equipment, port configurations and most importantly showing on the firewall what ports are open/closed and the purpose for the open ports. And of course, the username and password for each managed switch, firewall, server etc.

Managed I.T. Services: Most managed I.T. services firms will quote you a MONTHLY fee based on the number of devices, users and locations they need to maintain. According to Service Leadership, the average fee per user (employee) ranges from $146.08 per month to $249.73 per month – and those fees are expected to rise due to constant inflation and a tight I.T. talent labor market. This Average fee price is not based on just the end user, this includes your complete network; firewall, servers, Wireless, CIO etc.

Obviously, as with all services, you get what you pay for. "Operationally mature" MSPs typically charge more because they are far more disciplined and capable of delivering cybersecurity and compliance services than smaller, cheaper-priced MSPs.

They also include CIO (chief information officer) services and dedicated account management, have better financial controls (so they aren't running so lean that they are in danger of closing their doors) and can afford to hire and keep knowledgeable, qualified techs vs. junior engineers or cheap, outsourced labor.

To be clear, I'm not suggesting you have to pay top dollar to get competent I.T. services, nor does paying "a lot of money" *guarantee* you'll get accurate advice and responsive, customer-centric services. But if an MSP is charging on the low end of $146.08 per employee or less, you have to question what they are NOT providing or NOT including to make their services so cheap. Often, they are simply not providing the quality of service you would expect.

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5 Ways "Cheaper-Priced" I.T. Firms Hide The TRUE Cost Of Their Services In Their Contracts

As we said previously, no two I.T. services agreements are alike, and unless you are technically savvy (and most C-level executives aren't, obviously), you won't really know if what you're being quoted is insufficient, overpriced or even underquoted.

If you're not careful, the "cheapest" or less expensive I.T. provider can end up costing you a lot more due to carve-outs and hidden fees in their contracts that they will later nickel-and-dime you over, or quoting inadequate solutions that you'll later need to pay to upgrade.

Here are the 5 most common things "cheaper" I.T. companies leave out of their proposal to make themselves appear cheaper – but those companies are NOT the bargain you might think they are.
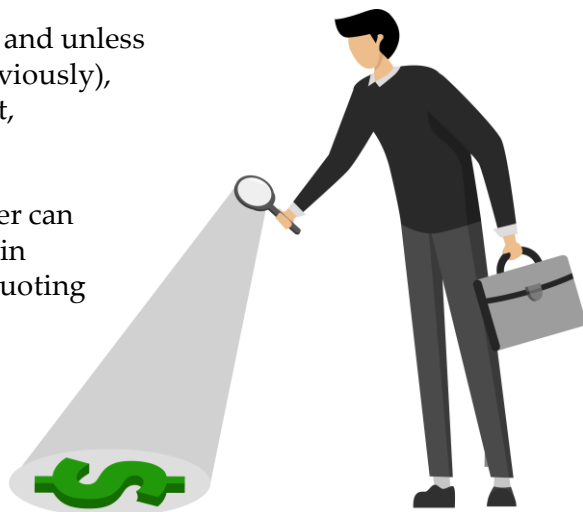
1 **Grossly Inadequate Compliance And Cybersecurity Protections.**

A ransomware attack is a significant and devastating event for any business; therefore, you must make sure the I.T. company you're talking to isn't just putting a basic (cheap) antivirus software on your network and calling it done. This is by far the one critical area most "cheaper" MSPs leave out.

Antivirus is good but woefully insufficient to protect you. In fact, insurance companies are now requiring advanced cyberprotections such as employee cyber awareness training, 2FA (2-factor authentication) and what's called "advanced endpoint protection" just to get insurance coverage for cyber liability and crime insurance. We provide those standard in our offering, so not only do you greatly reduce your chances of a cyber-attack, but you also avoid being denied an important insurance claim (or denied coverage, period) the better protection shows the insurance company that you take security seriously and being able to "check" the boxes will also reduce your policy costs compared to not being able to "check" the boxes.

2 **Inadequate Backup And Disaster Recovery Solutions.**

Make sure your I.T. company includes **daily** backups of your servers and workstations, as well as CLOUD APPLICATIONS such as Microsoft 365, Google Workspace and other line-of-business applications, such as your CRM data, client data, etc. That's because online applications do NOT guarantee to back up your data (read the small print in your contract and you'll be shocked). Further, your backups must be immutable, which means they cannot be corrupted by a hacker. Many insurance companies now *require* immutable backups to be in place before they insure against a ransomware or similar cyber event that erases data. Be sure to ask your I.T. company if that's what they quoted you.

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3 Carve-Outs For On-Site And After-Hours Support.

This is another area that takes many business owners by surprise: all after-hours and on-site visits might involve an extra fee. We include ALL of this in our agreements, so you aren't nickel-and-dimed for every request, but you need to make sure you understand what is and isn't included in the service agreement you're signing.

4 Nonexistent Vendor Liaison And Support.

Some I.T. firms will charge you hourly to resolve issues with your phone system, ISP, security cameras, printers and other devices they didn't sell you but that still reside on the network (and give you technical problems). As a client of ours, you get all of that INCLUDED, without extra charges. These items add up fast!

5 Cheap, Inexperienced Techs And No Dedicated Account Managers.

Many of the smaller MSPs will hire techs under a 1099 agreement or find cheaper, less experienced engineers to work on your network and systems. Obviously, the more experienced and knowledgeable a tech is on networking and, more specifically, cybersecurity, the more expensive they are. Make sure the company you are outsourcing to has multiple inhouse W-2 employees with knowledge and certifications. I am not saying that using out-sourced is bad, but not having a local knowledgeable person that does more than just immediately get on the phone is NOT what you need. And if they only have 1 or 2, what happens when vacations, sick days, workload or when an employee quits or is terminated happens?

Further, smaller MSPs can't afford dedicated account managers or multiple staff members, which means you're depending on the owner of the company (who's EXTREMELY busy) to pay attention to your account and look for problems brewing and critical updates that need to happen, upgrades and budgeting you need. Good account management includes creating and managing an I.T. budget, a custom roadmap for your business and review of regulatory compliance and security on a routine basis to make sure nothing is being overlooked.

Buyer Beware! In order to truly compare the "cost" of one managed I.T. services contract to another, you need to make sure you fully understand what IS and ISN'T included in the SLA you are signing up for. It's VERY easy for one I.T. services provider to appear far less expensive than another UNTIL you look closely at what you are getting.

The SLA should define the following:
- What services the MSP is providing in clear terms.
- Guaranteed response time to a problem (both minor and major outages).
- What fees are extra (like on-site fees, after-hours support, etc.).
- Contract terms and renewals.
- Cancellation terms: specifically, how do you get out of the contract if they are not delivering the services promised?
- Liability protection, both for them and you.
- Payment terms.

But the BEST way to avoid having a problem is to pick the right MSP to begin with.

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The following are 21 questions to ask your I.T. services provider that will clarify exactly what you're getting for your money. Some of these items may not be that important to you, while others (like response time, adequate insurance and cybersecurity and compliance services) may be critical. Make sure you fully understand each of these items before making a decision about who the right provider is for you; then make sure you get this IN WRITING.

21 Questions You Should Ask Your I.T. Services Firm Before Signing A Contract

Customer Service:

Q1 How do you request support?

Our Answer: When you have an I.T. issue you need help with, how do you get support? Do you have to put in a service ticket via your PC? Can you call in to a dedicated help desk or do you have to send an e-mail? If they require you to enter a ticket, what do you do when the Internet is out, or your laptop or PC isn't working? Make sure they explain exactly how they handle I.T. support requests. Do they tell you to call your account manager? What if he doesn't answer? Can you call their main number press the option for support and EVERYTIME someone picks up the call within a couple of rings? Don't ask them, try it! If you have to leave a voicemail or it just rings and rings– is that the kind of response you want when everything is down! Don't believe the re-direct response of "oh you will have my cell phone".

Do they have an Emergency option for calling in after hours that will get you someone live. Try it!

Q2 Do you have a written, guaranteed response time for working on resolving your problems?

Our Answer: The #1 frustration we hear from business owners about their current I.T. company is "They never return our calls" or "I have to wait forever to get someone to respond to a problem." Obviously, if you're paying for support, that's unacceptable. That's why we put in our agreements our response times for minor, major and MAC requests. Our response times have traditionally been near 50% less than our agreed upon in our agreements. We **understand unlike others** who is paying who and what is expected. Our response times are measured and tracked daily.

Q3 Do they take the time to explain what they are doing and answer your questions in terms that you can understand (not geek-speak) or do they come across as arrogant and make you feel stupid for asking simple questions?

Our Answer: Our technicians are trained to have the "heart of a teacher" and will take time to answer your questions and explain everything in simple terms. Just look in the client comments section of this report to see how our clients rave about our team of techs dedicated to supporting you.

Q4 — Do they create an I.T. Roadmap and budget and meet with you quarterly to review it?

Our Answer: We conduct semi-annual to sometimes quarterly strategy meetings with our clients to look for areas of high risk (such as cybersecurity, compliance, unstable systems, old equipment, etc.) as well as new ways to help improve employee productivity, lower costs, increase efficiencies and align I.T. with your business goals. Most MSPs don't offer these fractional CIO services, don't know how to put together an I.T. budget and Roadmap, and simply offer basic help desk support and some maintenance, NOT strategy.

Q5 — Do they bill you properly and provide invoices that clearly explain what you are paying for?

Our Answer: Another complaint we hear from new clients is over billing. Either the I.T. company forgets to invoice you for something, then hits you with a giant bill to make up for months of incorrect billing, or they invoice you so randomly with confusing bills that you don't really know what you're paying for. We provide invoices accompanied with the actual service ticket that show what work was done, when, what parts were used, etc.

Q6 — Do they have adequate insurance to protect YOU?

Our Answer: Since your I.T. company is directly maintaining and supporting your critical data and I.T. infrastructure, it's extremely important that they carry cyber liability and errors and omissions insurance to cover any damages (and costs) they might inadvertently cause to you. If they fail to carry insurance, it's YOUR liability. Don't be afraid to ask to see their coverage.

Q7 — Do they have a dedicated account management team?

Our Answer: If they are too small to offer dedicated account management, you'll end up frustrated trying to find someone to help you. If it's the owner, ask how they are going to be able to dedicate time to you while running the company (the answer: they won't). Make sure you know what team is going to be dedicated to supporting YOU when you need help.
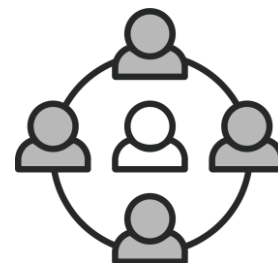
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Cybersecurity And Compliance:

Q8 — Do they insist on providing security that meets the FTC Safeguards Rule?

Our Answer: The FTC Safeguards Rule has been around for years, but recently has been updated to be far more aggressive in its requirements for all businesses. Penalties are serious – $100,000 per violation and over $43,000 per day. If you fail to meet the security standards outlined (and most businesses ARE required to meet these standards) you could be fined by the FTC and sued, creating significant financial costs, tying you up in litigation and lawsuits, not to mention reputational damages. Here is a link you as a business owner should be aware of, if you don't then whomever you choose should. https://www.ftc.gov/business-guidance/industry. We know that not knowing isn't an excuse the government will accept.

If your current I.T. company has not talked to you about this, they are putting you at significant risk. We won't allow a client to NOT have adequate security measures in place to meet these standards; and one of the ways cheaper MSPs charge less is because they allow their clients to operate without these critical protections. It is not the "bargain" their clients think it is. That's why we make sure our clients are in compliance with the numerous regulations, one that will cost you $51,744 per email. This is just one example and all it takes is one person to report you. CAN-SPAM Act.

Q9 — Do they provide you at least a quarterly report that shows all the updates, security patches and the status of every machine on your network so you know for SURE your systems have been secured and updated?

Our Answer: Every quarter, our clients get a detailed report that shows an overall health score for their network and the updates we've made to their network. We reassess their security, stability and compliance every report to ensure we are doing OUR job in watching over critical operations and data to drastically reduce the chances of a disaster or cyber-attack.

Q10 — Is it standard procedure for them to provide you with written network documentation detailing what software licenses you own, user information, hardware inventory, etc., or are they the only person with the "keys to the kingdom"?

Our Answer: All clients receive this in written and electronic form at no additional cost. We also perform a quarterly update on this material and make sure certain key people from your organization have this information and know how to use it, giving you complete control over your network.

If your current I.T. company doesn't provide you with any documentation and they keep you in the dark about what "inventory" you have of equipment, software licenses, system passwords, etc., you are being "held hostage" and should NEVER allow an I.T. person to have that much control over your company. If you get the sneaking suspicion that your current I.T. person is keeping this under their control as a means of job security, get rid of them (and we can help to make sure you don't suffer ANY ill effects). This is downright unethical and dangerous to your organization, so don't tolerate it!

Q11 Do they, and their leadership team, understand regulatory compliance such as the HIPAA, PCI compliance, FTC Safeguards Rule

Our Answer: Let's be honest most clients, and unfortunately most I.T. Companies know vaguely what these rules cover and what they are for. But do they know what violates them? We follow the NIST Framework so that our clients have that peace of mind that no matter the regulatory compliance you may or may not be aware of is safe.

Q12 Have they asked to review your cyber liability, ransomware or crime insurance application to ensure they are doing what is required in your policy for coverage?

Our Answer: Many businesses now carry insurance to help cover the costs of a ransomware attack or other cyber fraud case where money is stolen from your organization. HOWEVER, all insurance carriers are now requiring strict cybersecurity protections be implemented BEFORE they will cover you. If your I.T. company has not talked to you about this, you might be at risk to have your claim denied for coverage due to your failure to meet the cyber standards YOU agreed to in the policy.

If a ransomware attack happens, your insurance company won't simply pay out. They will investigate the matter first to determine what happened and who caused it. If they discover you didn't have adequate preventative measures in place (as outlined on the application, you completed to get coverage) they are within their right to deny coverage.

You might think your I.T. company is actually doing what is outlined on the policy, but there's a very good chance they aren't. We see this all the time when reviewing potential new clients' networks. One of the things we can do for you in a complimentary Risk Assessment is review this important area of protection and see whether or not you're meeting basic cybersecurity requirements that are in most insurance policies.

Backups And Data Recovery:

Q13 Do they INSIST on immutable backups for your data?

Our Answer: The only kind of backup you should have is an "immutable" backup, which means your backup data cannot be changed or corrupted. This is important because ransomware attacks are designed to infect your backups, so you are forced to pay the ransom to get your data back. This is why cyber insurance policies now require the companies they are insuring to have immutable backups in place. If you're working with an I.T. firm, they should not only know about this type of backup, but insist you have it.

To Schedule Your <u>FREE</u> Assessment,
please visit **<u>www.totalbc.com</u>** or call our office at 866-673-8682**.**

Q14 — Do they INSIST on doing periodic test restores of your backups to make sure the data is not corrupt and could be restored in the event of a disaster?

Our Answer: We perform a monthly "fire drill" and perform a test restore from backup for our clients to make sure their data CAN be recovered in the event of an emergency. After all, the WORST time to "test" a backup is when you desperately need it.

Q15 — Do they insist on backing up your network BEFORE performing any type of project or upgrade?

Our Answer: We do, and that's simply as a precaution in case a hardware failure or software glitch causes a major problem.

Q16 — If you were to experience a major disaster, such as an office fire or ransomware attack, do they have a written plan for how your network could be restored FAST and/or enable you to work from a remote location?

Our Answer: All our clients receive a simple disaster recovery plan for their data and network. We encourage them to do a full disaster recovery plan for their office, but at a minimum, their network will be covered should something happen.

Technical Expertise And Service:

Q17 — Is their help desk U.S.-based or outsourced to an overseas company or third party?

Our Answer: We provide our own in-house help desk and make sure the folks helping you are friendly and supportive. We consider this one of the most important aspects of customer service, plus we feel it's important to keeping your data secure.

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Q18

Do their technicians maintain current vendor certifications and participate in ongoing training — or are they learning on your dime?

Our Answer: Our technicians are required to keep the most up-to-date vendor certifications in all the software we support. Plus, our hiring process is so stringent, 95% of the technicians who apply don't make it through. (Guess who's hiring them?)

Q19

Do their technicians conduct themselves in a professional manner?

Our Answer: Our technicians are true professionals who are not only polite, but trained in customer service, communication and high standards. They won't confuse you with "geek-speak," make you feel stupid or talk down to you. If they have to be on-site at your office, you would be proud to have them there. We believe these are minimum requirements for delivering a professional service.

Q20

Are they familiar with (and can they support) your unique line-of-business applications?

Our Answer: We own the problems with all line-of-business applications for our clients. That doesn't mean we can fix faulty software – but we WILL be the liaison between you and your vendor to resolve problems you are having and make sure these applications work smoothly for you.

Q21

When something goes wrong with your Internet service, phone systems, printers or other I.T. services, do they own the problem or do they say, "That's not our problem to fix"?

Our Answer: We feel we should own the problem for our client's, so they don't have to try to resolve any of these issues on their own – that's just plain old good service and something many computer guys won't do.

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Are You Done With Frustrating I.T. Support And Never-Ending I.T. Problems?

Give Us A Call To Get The Competent I.T. Support You Need And The Responsive, Honest Service You Want

If you want to find an I.T. company you can <u>trust</u> to do the right thing, the next step is simple: call my office at 866-673-8682 and reference this report to schedule a brief 10- to 15-minute initial phone consultation.

You can also go online learn more about us at www.totalbc.com

On this call we can discuss your unique situation and any concerns you have and, of course, answer any questions you have about us. If you feel comfortable moving ahead, we'll schedule a convenient time to conduct our proprietary 24 Point I.T. Systems And Risk Assessment.

This Assessment can be conducted with or without your current I.T. company or department knowing (we can give you the full details on our initial consultation call). **At the end of the Assessment, you'll know:**

- ✓ Whether or not your I.T. systems and data are truly secured from hackers and ransomware, and where you are partially or totally exposed.

- ✓ If your data is *actually* being backed up in a manner that would allow you to recover it quickly in the event of a data-erasing emergency or ransomware attack.

- ✓ Where you are unknowingly violating HIPPA, PCI or whichever governances that pertains to your business

- ✓ How you could lower the overall costs of I.T. investments, improving communication, security and performance, as well as the productivity of your employees.

Fresh eyes see things that others cannot – so, at a minimum, our free Assessment is a completely risk-free way to get a credible third-party validation of the security, stability and efficiency of your I.T. systems. There is no cost and no obligation. We are here to earn your trust and demonstrate a far better way to get you the I.T. services and support you need.

To Schedule Your <u>FREE</u> Assessment,
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or call our office at 866-673-8682**.**

Dedicated to serving you,

Michael Snyder, Owner/CEO
TotalBC
Phone: 866-673-8682
E-mail: support@totalbc.com