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# Technology Times July 2020 Issue

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takes customer service to heart as I do. Find out for your business what a difference it makes. "

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## **Customer Data Privacy is the New Experience Differentiator**

smallbiztrends.com

COVID-19 forced many of us to shelter-in-place, and caused us to do things like shop for groceries digitally. And while it took a pandemic for many of us to do that, now that we have done it, many will continue grocery shopping online long after the pandemic is over. Just as people who went into an office to work before COVID might never do that again now that working from home has been great for many folks who never imagined doing it before COVID-19.

The pandemic has sped up the move to a digital-first economy. But there is more needed to be done before you can successfully transform your organizations to thrive in post-COVID era. And earlier this week we talked about this <u>during a LinkedIn Live conversation</u> with Wilson Raj, Global Director of Customer Intelligence for analytics platform provider SAS.

Small Business Trends: What impact has the pandemic had on your business customers so far?

**Wilson Raj:** Oh, absolutely. I think what has happened with this pandemic is it forces organizations of all sizes, whether you're a midsize or a Fortune 500 to really go digital-first. That's the mentality. I think for SAS going digital-first means being data-first. That's where it all starts. It's not so much of the digitalization of channels, it is using the data that's coming from digital, that's coming from within the organization. Digital-first means being data-first, which means we have to have analytics at the core to unlock all that. So in terms of responding to the pandemic, **every key aspect in terms of dealing with recovery**, whether it is optimizing hospital beds, whether it's doing contact tracing, **it's all data-first.** 

And it's fast. It is automated, is aggregated, and is actionable. We're seeing that in use cases, not just in the pharma or the healthcare space, but in optimizing supply chains, looking at inventory supply, how do you optimize that, looking at pricing, how do you optimize that and predict in lieu of what's happening now, how the organization can take advantage and start to thrive.

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#### **Twitter Discloses Business Data Breach**



Once again in a while, Twitter has made it to the news due to a cybersecurity incident. This time, Twitter has apologized to its business users due to a personal data breach.

Reportedly, Twitter has admitted a data breach involving personal information of some of its business clients. The incident surfaced online after Twitter sent emails to the affected users notifying them of the matter.

As reported first by the UK-based Daily Express, Twitter revealed via its email that the breach affected the users of the Twitter Ads and Twitter Analytics platform. Quoting the email's message, Daily Express stated:

"We are writing to let you know of a data security incident that may have involved your personal information on ads.twiiter and analytics.twitter. The incident happened because some of the users' information was stored in the browser's cache. We became aware of an issue that meant that prior to May 20, 2020, if you viewed your billing information on ads.twitter or analytics.twitter the billing information may have been stored in the browser's cache".

This leaked information potentially included information such as email addresses, users' contact numbers, and the last four digits of credit card numbers. While the data could also have included the users' billing details, Twitter confirmed that the incident didn't affect this information. Twitter apologizes for the incident In their email, Twitter did not disclose any details about how and when did the incident actually happen. Nor did they mention or hint any details regarding the extent of the breach and the number of affectees. Yet, they did assure the safety of billing details.

And, of course, they apologized to their customers. "We're very sorry this happened. We recognize and appreciate the trust you place in us, and are committed to earning that trust every day". Nonetheless, right after the disclosure, they made a major change in their policy about the type of data shared. Whereas explaining the matter further, Twitter advised all users to clear the browser cache before logging out. This is particularly important for users accessing Twitter Ads and Analytics.

## **3 Ways to Strengthen Your Covid-19 Cash Management Strategy**

We've always heard that cash is king, and now Covid-19 has reinforced that old truth. Middle -market companies need to assess and adjust their cash-management strategy to meet the challenges of the post-pandemic world. CEOs and CFOs should have better visibility and greater clarity on their expected cash flow and borrowing capacity. Those with a plan to increase liquidity for working capital will be more successful when lock-downs end and businesses comes back.

In the first quarter, U.S. GDP suffered a 4.8 percent contraction. Thirty-six million Americans had filed for unemployment as of mid-May. According to Larry Summers, who served as Treasury secretary under President Clinton and director of the National Economic Council under President Obama, the record downturn will have lasting effects on the economy, even after a vaccine is developed.

"In general, unemployment goes up the escalator and down the staircase," Summers said in an interview with Yahoo Finance on May 18. "My guess is that we still have not hit bottom, that there will be a range of knock-on effects from the disruptions that have taken place."

Most middle-market CEOs anticipate a highly challenging economic scenario through the end of the year and beyond. Where you think you will end up with respect to orders and volume in the fourth quarter will determine how much capital you will need. You should strengthen your financial tools now so that you can better navigate this precarious climate. Here are three tips to get you started.

**Develop projections and cash flows.** If there ever was a time to consider preparing projections and cash flows, it's now. While predicting through year-end will be challenging, you should complete a forecast to the best of your ability and update it at least monthly as your information improves. Use these forecasts, as well as downside sensitivities, to help you manage your business toward profitability in 2020 as you assess potential overhead reductions and sales initiatives. It will be equally useful to your bank, both to anticipate your company's needs as well as to help your banker respond to any modification requests you might have.

Perhaps even more important is the preparation of a 13-week cash flow with collateral availability that can help you to actively manage and maximize your cash and working capital. Revising and extending this cash flow every two weeks will help give you and your bank the necessary visibility on how to get through the next several months. Moreover, given the abrupt disruption of most businesses during the last quarter, it is likely a prerequisite to understand the cash flow and collateral availability necessary to support your sales objectives for the last third of the year.

Enhance your corporate accounting, cash management or corporate finance function. It's much easier to run a business in good times than it is during periods of extreme economic stress. The current situation is unprecedented, with some predicting that the consequences of the pandemic will be worse than the Great Depression. Many middle-market and smaller companies, especially family-owned private businesses, lack a comprehensive corporate finance or accounting function that can deploy the tools needed in the current crisis. Assess your internal corporate finance, accounting, and cash-management capabilities, and add resources as necessary.

**Get outside help if you need it.** You might have to go outside your company for the requisite accounting and cash-management assistance. If you need them, you should leverage the skills of your accountants and consultants. They can help you develop and examine an accurate financial picture for your company as well as create the financial tools that you'll need to best manage your business.

#### Windows 10 Shortcuts

If you're like me, sometimes you need a shortcut to get things done. Windows 10 has hundreds of keyboard shortcuts that can make your computer commute a little more hands-on-thekeyboard and little less travel to the mouse. Here's a list of Essential Keyboard Shortcuts, some of which you probably know already, yet I'm sure you'll find others new to you (I did!).

Keyboard shortcut	Action
Ctrl + A	Select all content.
Ctrl + C (or Ctrl + Insert)	Copy selected items to clipboard.
Ctrl + X	Cut selected items to clipboard.
Ctrl + V (or Shift + Insert)	Paste content from clipboard.
Ctrl + Z	Undo an action, including undelete files (limited).
Ctrl + Y	Redo an action.
Ctrl + Shift + N	Create new folder on desktop or File Explorer.
Alt + F4	Close active window. (If no active window present, then shutdown box appears.)
Ctrl + D	Delete selected item to the Recycle Bin.
F2	Rename selected item.
ESC	Close current task.
Shift + Delete	Delete selected item permanently skipping Recycle Bin.
Alt + Tab	Switch between open apps.
Windows key + I	Open Settings app.
Windows key + E	Open File Explorer.
Windows key + A	Open Action center.
Windows key + D	Display and hide the desktop.
Windows key + L	Lock device.
Windows key + V	Open Clipboard bin.
Windows key + PrtScn	Capture full screenshot in the "Screenshots" folder.
Windows key + Shift + S	Capture part of the screen in a screenshot.
Windows key + Left arrow key	Snap app or window left.
Windows key + Right arrow key	Snap app or window right.

#### Get more information at:

https://www.windowscentral.com/bestwindows-10-keyboard-shortcuts

So in all these areas of recovery, whether it's supply chain, merchandising, pricing, financial stability, healthcare, we were able to bring that whole notion of data-first powered by analytics very quickly. What was really cool was that these solutions were brought in sometimes within weeks, sometimes within days to the marketplace. That was really a huge testament to the agility of the platform, the automation that's built into it. I think the third thing I would say is the very rich knowledge set that we had from an analytical perspective in manufacturing, in retail, in utilities, and in healthcare, that really galvanized, and we were able to do to help our customers that way.

#### Small Business Trends: What impact will Google going away from using cookies have on SMBs?

Wilson Raj: Yeah, Brent, I think this balance... We've chatted about this several times, around this balance between personalization and privacy, right? Where's the line? What's creepy? What's relevant? I think today with everything going digital-first where the physical aspect is completely non-existent, at least for now or in the near term, there might be some elements of that coming up maybe, I don't know, in the near mid-future, but for the most part, it is screen interaction, or using apps.

What we're finding is that that third-party cookie has always been sort of a panacea, unfortunately, seen rightly or wrongly by companies, certainly the mid-sized enterprise as well as to be used for better targeting. Now, unfortunately, I mean, the research has shown third-party cookie tracking, and the way we do metrics and you really do attribution has been sketchy at best, right? Because when you look at the ad-tech environment in terms of how third-party cookies are measured and how digital properties are synced to that, there's a lot of uncertainty, a lot of grayness in terms of how do you really map that? Are you really doing that one to one? And so with Google just recently announcing the demise or the lack of support for the cookies, the first kneejerk reaction is like, "Yike, how am I going to track people on my website?" That's the first thing people are screaming or, "There goes my digital identification, tracking mechanism." But when people calm down, you could see that, you know what? There is a world beyond third-party cookies. I would call that first-party consent, not first-party data.

In fact, there would be a greater reliance on first-party data. That's the data that the grocery store or the mid-market brand would use as the customers or prospects interact with them digitally. Correct? Absolutely. You're tracking that stuff now. That's behavioral. But then when you talk about first-party content, that's the data that is provided by the consumer as a tacit invitation to say, "Hey, I want to know more." Right? It could be as direct as texting Brent and say, "Hey, give me information." That's very direct. Or it could be through other kinds of behavioral footprints or sentiment that the brand can capture to say, "This person is giving me tacit approval to engage with you, to do something, to provide information." So if you're a bank, maybe how do you change your account number, or how do you add more services?

It could be for a transaction. "I want to pay a bill. I want to split this investment portfolio into five pieces." Whatever that is, or it could be something from a support perspective. "I need to talk with someone to help me make some smart decisions about my investments." You can use that same informational, transactional, and support moments of truth in any industry. In those interactions, you have what I call first-party consent. I think to do that again, you're collecting that data, and then, how do you use that? That becomes a question, and that's where things such as predictive analytics, things such as lookalike modeling, things such as churn analysis, or sentiment using AI can help you get that consent, and then you're able to hopefully use that in the right way.

Please <u>click here</u> to read a whole article

#### **Shiny New Gadget Of The Month:**



The 'Aero' Portable Air Quality Monitor is Health-Focused.

The conceptual 'Aero' portable air quality monitor has been designed by Aj Choudhury as a health-focused solution for urbanites to use when going about their daily routine in the city.

The device works by monitoring continuously for pollutants including volatile chemicals and the majority of particulate matter, and will communicate its findings to the user through an LED ring that changes color. Users can also gain more insight into the data it captures through the accompanying app.

This companion app for the device was designed in order to offer more functions that improve the product experience. It can be accessed by the user when they want more detailed information on air quality, or a real time map of air quality in the city.

However, it also provides notifications to warn or advise the user when air pollution is at a hazardous level.

View full product information here.





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