

Help customers trust your business – by protecting their personal data

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Customers expect that every business – large or small – which collects their sensitive personal information will protect it. Beyond customer expectations, there are legal requirements, as well. Depending on your type of business and the states in which your customers reside, you may very well be legally required to protect the personal information you collect. The Better Business Bureau of Minnesota and North Dakota (BBB) urges all businesses to safeguard the privacy of their customers.

"Protecting your customer's personal data against mishandling needs to be a top priority of every business that collects customer information," said Dana Badgerow, president and CEO of the Better Business Bureau of Minnesota and North Dakota. "In order to have trust in your business, your customers need to know that their personal information is going to be protected."

When looking to secure your customers' private data, BBB recommends the following:

Determine what makes sense for your type of business. This will be based on the type of data that you collect and store, and the kind of resources you have to manage and protect that data. If your small business keeps information about customers in several formats (e.g., on paper, on hard drives and online), you should sit down with a team of your employees – your IT person, office manager, etc. – and discuss security issues together to make sure all the bases are covered.

Inventory your data. Inventory the type of data you collect, store and/or transmit, as well as: how you store your data; where you store your data for each type and format of customer information; how data is moved; and who has access to it. Take into consideration your type of business, and all the tools your employees use to do their jobs. This is a very important part of the inventory process, as it will help you begin to identify the potential ways that sensitive data could be inadvertently disclosed. If you think you need outside help to identify potential leak points, consider consulting with a data forensics team or the bank or processor that provides your merchant account services. Also, be sure to inventory the data controls you currently have in place.

Evaluate costs vs. benefits of different security methods. Brainstorm different types of security procedures and think about whether they make sense for the type of data you maintain, as well as the format in which it is maintained, the likelihood that someone might try to obtain the information and the harm that would result if the information were improperly obtained.

Write it down. Type up the checklists you've just created, the security measures you are taking, and an explanation on why these security measures make sense. Congratulations — you've just created the foundation of a written security policy!

For more tips on data security, visit BBB's Data Security – Made Simpler, www.bbb.org/data-security

The mission of the Better Business Bureau is to be the leader in building marketplace trust by promoting, through self-regulation, the highest standards of business ethics and conduct, and to instill confidence in responsible businesses through programs of education and action that

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