

# Scams and Your Small Business

If you own a small business or are part of a non-profit organization, you spend a lot of time and effort making sure the organization works well. But when scammers go after your organization, it can hurt your reputation and your bottom line. Your best protection? Learn the signs of scams that target businesses. Then tell your employees and colleagues what to look for so they can avoid scams.

## Scammers' Tactics

### Scammers pretend to be someone you trust.

They make themselves seem believable by pretending to be connected with a company you know or a government agency.

### Scammers create a sense of urgency.

They rush you into making a quick decision before you look into it.

### Scammers use untraceable payment methods.

They often want payment through wire transfers, reloadable cards, or gift cards that are nearly impossible to reverse or track.

### Scammers use intimidation and fear.

They tell you that something terrible is about to happen to get you to send a payment before you have a chance to check out their claims.

## Be Tech-Savvy

- Don't believe your caller ID. Imposters often fake caller ID information so you'll be more likely to believe them when they claim to be a government agency or a vendor you trust.
- Remember that email addresses and websites that look legitimate are easy for scammers to fake. Stop and think about whether it could be a scam before you click. Scammers even can hack into the social media accounts of people you trust and send you messages that appear to be from them. Don't open attachments or download files from unexpected emails; they may have viruses that can harm your computer.
- Secure your organization's files, passwords, and financial information. For more information about protecting your small business or non-profit organization's computer system, check out the FTC's Small Business Computer Security Basics at [FTC.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness).

## Know Who You're Dealing With

- Before doing business with a new company, search the company's name online with the term "scam" or "complaint." Read what others are saying about that company.
- When it comes to products and services for your business, ask for recommendations from other business owners in your community. Positive word-of-mouth from trustworthy people is more reliable than any sales pitch.
- Don't pay for "free" information. You may be able to get truly free business development advice and counseling through programs like [SCORE.org](https://www.score.org).

## Learn

For more tips on protecting your organization from scams, visit [FTC.gov/SmallBusiness](https://www.ftc.gov/SmallBusiness).