

INFO PAYS

IPS Invoice Payment System

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Cybersecurity and Your Business: Why Small Businesses Can't Afford to Ignore It

In today's digital world, cybersecurity is no longer optional—it's essential. While large corporations often make headlines when data breaches occur, small businesses are increasingly becoming prime targets. In fact, studies show that nearly half of all cyberattacks are aimed at small to mid-sized businesses.

Why? Because many small businesses don't have the same protections in place, making them easier targets.

The Cost of a Breach

A cyber incident can bring more than just technical headaches. For small businesses, the impact can include:

- Financial Losses: Ransomware, stolen funds, or fines from regulatory violations.
- Reputation Damage: Losing customer trust can take years to rebuild.
- Downtime: Systems locked or data compromised can grind operations to a halt.

The average cost of a data breach for small businesses can reach tens of thousands of dollars—an expense many cannot afford.

Common Threats Facing Small Businesses

- Phishing Emails: Fraudulent messages tricking employees into giving away passwords or clicking malicious links.
- Ransomware Attacks: Hackers encrypting your data and demanding payment to restore it.
- Weak Passwords: Easy-to-guess credentials that give intruders direct access.
- Unsecured Devices: Remote work and personal devices without proper protection.

How You Can Protect Your Business

1. Train Your Team: Human error is the #1 cause of breaches. Teach employees how to spot suspicious emails and links.
2. Use Strong Passwords & MFA: Require complex passwords and enable multi-factor authentication (MFA) for all accounts.
3. Keep Systems Updated: Regular software and hardware updates patch vulnerabilities before hackers can exploit them.
4. Back Up Data: Store backups securely, both in the cloud and offline, to avoid total data loss during an attack.
5. Invest in Security Tools: Firewalls, antivirus software, and endpoint protection are a must.

Why This Matters for Your Business

Cybersecurity isn't just about preventing attacks—it's about protecting your customers, your reputation, and your future growth. By taking proactive steps, you safeguard not only your operations but also the trust that drives your business.

Next Steps: Consider scheduling a cybersecurity audit for your business. A small investment now can save you from major losses later.

When Cash Flow Fluctuates, IPS Keeps Your Business Steady

Running a business means balancing growth with day-to-day operations—and sometimes, waiting on customer payments can make that tough. If your invoices take 30, 60, or even 90 days to be paid, you're not alone. Many healthy, growing businesses face cash flow challenges simply because their money is tied up in unpaid invoices.

That's where Invoice Financing comes in. By unlocking the cash tied up in your receivables, you can keep your business running smoothly without waiting for payments.



Why Local Businesses Choose Us

- **Fast Access to Capital:** Turn unpaid invoices into cash within hours.
- **Flexible Solutions:** Finance only the invoices you choose.
- **No Additional Debt:** You're leveraging your own receivables, not taking on loans.
- **Local Partnership:** We understand the challenges businesses face in our community.

Ready to improve your cash flow?
Let's talk about how IPS can give your business the flexibility it needs to thrive.

Common Scenarios Where Businesses Turn to Invoice Financing

1. Seasonal Cash Flow Gaps

Busy seasons bring in big orders, but what happens when you need cash to cover payroll or inventory before your invoices are paid? Invoice financing bridges the gap, so you don't have to slow down.

2. Rapid Growth

New contracts and opportunities are exciting—but they also require upfront resources. Financing your invoices gives you the working capital to take on more business without worrying about slow-paying clients.

3. Supplier Payments Due

Suppliers rarely wait 60 days to be paid, but your customers might. Financing lets you pay your suppliers on time and maintain strong relationships while waiting for your customers to pay you.

4. Unexpected Expenses

Equipment breakdowns, urgent repairs, or sudden opportunities often need immediate funding. Invoice financing helps you cover these costs without dipping into reserves.

5. Client Concentration Risk

Relying on a few big clients? A late payment from one can throw off your entire cash flow. Invoice financing ensures you stay liquid even if payments are delayed.

