

Downtown is  
Calling

Good  
Times  
Await



February 2022


# Bulletin

Riverside Downtown Business Improvement District

## RDP Annual Meeting and Awards Ceremony Rescheduled

Due to concerns about the Omicron variant, RDP regretfully has rescheduled the event to April 20, 2022. It will be held at the Mission Inn Hotel & Spa and invitations will go out in March.

The Hord family are reviewing the

nominations for the Roy Hord 'Volunteer of the Year' Award and the recipient will be announced in the March issue of the RDP BID Bulletin. RDP appreciates everyone's understanding for this decision. 

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There is no RDP luncheon in February.

Join us for the RDP luncheon at Noon on Tuesday, March 22, 2022

Call the RDP Office at 951-781-7335 for reservations.



## Mayor's Message: Big Tent Tour Comes to Downtown!

*Contributed by Mayor Patricia Lock Dawson*



Many have followed along with my **Big Tent Tour** that launched last July to engage with residents and businesses in their neighborhoods. Since Saturday, February 5, 2022 is the Big Tent Tour stop **dedicated to Downtown Riverside**, I want to focus this month's message on the purpose of the Big Tent Tour and how you can join in.

The Mayor's Big Tent Tour is a year-long community outreach tour that has a total of **thirteen tour stops** from July 2021 to June 2022—we are just beyond the halfway mark!

Riversiders often ask me why I decided to host this tour—what is the purpose and how is it **different** from previous town hall meetings? The purpose of the Mayor's Big Tent Tour is for me to engage with residents in places that are most comfortable and convenient to them, speaking about the issues they have expertise in. Riversiders are **experts** about their respective neighborhoods, and I want to hear this expertise. This is different from previous city-sponsored town hall meetings in that I am not asking residents from across our city to come to me at City Hall, nor is this about taking City Hall "on the road". Rather, this is me humbly coming to neighbors and businessowners, as

your elected representative, in search of **honest discussions** on where we are and **where we must go**. To do this, we will follow what is known as the ABCD of community outreach—**Asset-Based Community Development (ABCD)**. We will identify the assets in each neighborhood—why this particular neighborhood is home—and how we can build on these assets to create new opportunities and solve challenges. For example, that community garden, the locally owned coffee shop, the non-profit offering homelessness services, or the afterschool programming for struggling students could be something in your neighborhood that has been an asset and worthy of strengthening for greater neighborhood value.

In short, the "why" behind this tour is to listen, share, and learn from neighbors in every corner of Riverside. Each tour stop will be arranged in a casual setting with staff from the City's Neighborhood Engagement Division ready to capture notes on the feedback from Riversiders. The goal in this casual setting is to make **all neighbors feel welcomed**—no formal speeches or lectures, just time to speak freely and openly with me. It is my hope that you will accept my invitation to come and join me for the Downtown Big Tent Tour stop on **Saturday, February 5, 2022 from 9:30 – 11:00 am** in the outdoor breezeway of the new Main Library. See you on the tour route! 

# Black History Parade and Expo


The 43rd Annual Riverside Black History Parade and Expo starts at 10 am on Saturday, February 12th in downtown Riverside. The Parade route starts at Riverside City College at the corner of Terracina and Magnolia Avenue and ends at the Historic County Court House located on Main Street between 10th and 11th Streets. The Expo and Car Show includes cultural food, music and fun-filled family activities.

This event is a celebration of the history and contributions of African Americans. The parade is one of the longest running parades in California and will feature local government officials, churches, bands, sports teams, dance teams and more. The expo will feature an array of exciting food and merchandise vendors, and an entertainment stage. The



event is one for the entire community, bringing inclusiveness within the community by celebrating Black History and attracting thousands of attendees annually.

The Adrian Dell and Carmen Roberts Foundation (Black History Month Committee of Riverside) is a 501(c) 3 not-for-profit

organization, consisting of dedicated volunteers focused on the development of events and activities that promote positive family and cultural interaction in a cross section of communities. 2022 marks the 43rd anniversary of dedicated service to our community. Visit [www.adcrfoundation.org](http://www.adcrfoundation.org) or [www.blackhistorycommittee.org](http://www.blackhistorycommittee.org) for more information. 


## Riverside Dickens Festival

The Riverside Dickens Festival returns for another weekend of family friendly fun and educational entertainment celebrating the wit and wisdom of Charles Dickens' life and times. Celebrating the life and works of author Charles Dickens and his impact on society, the festival was the brainchild of a small group of people who wanted to promote the cultural arts.



The festival is a free, family-friendly event on Main Street in downtown Riverside that features re-enactments of Dickens' works with plays, street performers, food vendors, educational workshops,

and musical performances. Held each February in honor of Dickens birthday, each festival has a special book theme. This year's theme features Oliver Twist as he is faced with a number of unfortunate events.

This year's event includes the perennial favorite, Pickwick's Pub Night scheduled for Saturday, February 26th at the Life Arts Center. Also featured is Escape the Undertaker running from 10 am to 8:30 pm, and the Magical Mystery Medical Show from 11 am to 12:30 pm, both on Saturday, February 26th. Certain events are ticketed and can be purchased on <https://www.eventbrite.com/e/riverside-dickens-festival-29-years-of-wit-wisdom-feb-26-27-2022-tickets-244541138127>. For more information visit [www.dickensfest.org](http://www.dickensfest.org) or find them on Facebook. 

## Arts Corner: The Gestalt Theatre Project

*contributed by Patrick Brien, Executive Director-Riverside Arts Council*

After a nearly three-year absence, The Gestalt Theatre Project will be returning to downtown Riverside in March with its first production since 2019's "An Outopia for Pigeons."


The group has been known since its 2013 inception for producing such adventurous work as "The Pillowman," "The Last Days of Judas Iscariot," "The Shape of Things" and "American Buffalo." Most of the plays it has done have been inland regional premieres. "The Library" and "When We Were Young and Unafraid" were west coast premieres.

Wanting to select the right show after such a long layoff, the group read several scripts before setting on "Appropriate" by Branden Jacobs-Jenkins.

The play begins as estranged members of the Lafayette clan descend upon a crumbling Arkansas homestead to settle the accounts of their newly-dead patriarch. As his three adult children sort through a lifetime of hoarded mementos and junk, they collide over clutter, debt and a

contentious family history. But after a disturbing discovery surfaces among their father's possessions, the reunion takes a turn for the explosive, unleashing a series of confrontations, secrets and surprises. Playwright Brandon Jacobs-Jenkins won the 2014 Obie Award for Best New American Play for what has been described as a funny, touching and extremely topical piece of theatre.

The Gestalt Theatre Project has always focused on productions that resonate in some fashion. Sometimes that has taken the shape of gun violence in schools, such as with "The Library," set in the aftermath of a school shooting. "When We Were Young and Unafraid" centered on domestic violence. Now, with "Appropriate," the subject is racism. Or rather how people deal with racism when confronted with it.

"Appropriate" runs March 4 through 13 at The Box, located on the second floor of the Fox Entertainment Plaza. For more information and to purchase tickets, visit [www.gestalttheatreproject.com](http://www.gestalttheatreproject.com). 



# COUNCIL CORNER

## Ward One Council Update

Contributed by Councilwoman Erin Edwards


Though the City has operated remotely for the last month, I am optimistic that the current COVID surge will subside enough to return to in-person/hybrid services by mid-February. In the meantime, the one-stop-shop, library, and public utility are full-steam-ahead virtually.

I want to personally thank Captain Chad Milby for his expertise as our previous RPD Area Lieutenant. With his promotion, **Lieutenant Bryan Crawford is Ward 1's North Area Commander.** I am looking forward to working with him. Other exciting news: the **PANS Program (park rangers) will officially begin in March**, and we are now just a few months away from **The Cheech's Grand Opening in May.**

This month, look out for conversations at the dais about **economic development along the Santa Ana River, the Innovation District Master Plan, and the Hulen Health Clinic Renovation project from UCR Health.** The City Council will also discuss our **Food Truck**

**Vending** ordinance, the Economic Development Committee will have conversations about **cannabis permits and vending**, and the Housing and Homelessness Committee will discuss a **potential Inclusionary Housing Policy.**

We look forward to seeing you at the **Mayor's Tent Tour on February 5th** at 9:30 at the Main Library. As always, I can be reached at 951-783-7811, or by e-mail at [EEwards@RiversideCA.gov](mailto:EEwards@RiversideCA.gov).

P.S.—Ward 1 has vacancies on the Budget Engagement Commission, Human Relations Commission, and the Cultural Heritage Board. This Valentine's Day, apply at <https://www.riversideca.gov/cityclerk/boards-commissions> to show your love for Ward 1. 



## Ward Two Council Update

Contributed by Councilwoman Clarissa Cervantes

**Neighborhood Mural Projects:** Juan Navarro and Rosana Cortez, artists-in-residence of the Riverside Art Museum, are leading the Storefront Revitalization Project, a creative place-making effort along Park Avenue, with the Riverside Community Health Foundation, the Residents of Eastside Active in Leadership group, and the Resident Leadership Academy.

The Park Avenue Storefront Revitalization Project focuses on rejuvenating storefronts along Park Avenue in the Eastside to contribute to neighborhood vitality, safety, and economic development. The artists work closely with the store owners to capture an image, story or message that resonates with the community. El Triunfo on Park Avenue between 11th and 12th was the 2nd business selected to receive a new mural for free which features a colorful and vivid parrot, butterflies and plants on the side of the building.

Featured in this photo are the two artists-in-residence, Juan and Rosy in front of the completed mural on Park Avenue. Thank you to our incredibly talented artists, Juan Navarro and Rosana Cortez for inviting the community



to be a part of this storefront transformation! You can follow their journey on their Instagram pages: [@LuvMonsterz](https://www.instagram.com/LuvMonsterz) and [@PaintedRosy](https://www.instagram.com/PaintedRosy)

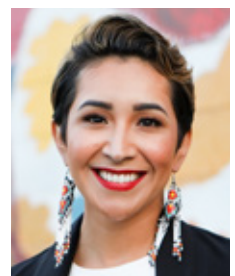
The mural is sponsored by US Bank. If you would like to donate, sponsor or participate in upcoming Neighborhood Transformation Murals please contact my office at 951-826-5419 or email me at [ccervantes@riversideca.gov](mailto:ccervantes@riversideca.gov).

**Black History Month Celebration:** The Black Collective and IOTA PHI THETA are celebrating Black History Month at Fairmount Park on Saturday, February 12th from 1:00 pm to 5:00 pm. There will be musician and bands, vendors, dancers and more! Be sure to come out and show your support for the culture and community!

**A Dedication and Tribute:** Rest in power and paradise to the great Jennifer Vaughn Blakely. She was one of the original founders of The Group and a prominent leader in Riverside. Jennifer's long history of serving and fighting for equity and justice in the neighborhoods of Riverside and across the Inland Empire left a heartfelt imprint. Last month, we said goodbye to a wondrous and passionate soul who planted seeds of hope, love and justice in Riverside - believing in the power of the people and our ability to cultivate change. Today and all the days ahead, I will honor Jennifer in my missions as we continue the good work.

My love and prayers go out to the beloved family, friends, and community cherishing and honoring the great life of Jennifer Vaughn Blakely.

**Wishing you all a joyous February and I look forward to seeing folks visit our new murals on Park Avenue!** 



## 11 Ways to Detox Your Digital Life

*by Emily Standley*

I've decided that this year is going to be all about staying focused, prioritizing goals, eliminating the negative, decluttering and detoxifying. This includes detoxing my digital life. In this day of mega information, we are inundated in a digital delirium of apps, folders, files, messages, downloads, plug ins, bookmarks, links, notifications and emails that are piling up and filling up our devices with material that we just may never get to. Living in the age of FOMO (Fear Of Missing Out) it's difficult to not want to try and hoard everything little piece of knowledge away.

***Here's 11 methods and ways that can help you get organized and detox your digital life.***

I've come to the realization that this is not completely impossible. And, you know what? It's good for your mental health, sustainability and business too!

Yes, the beginning of this year has made me realize that I need to hunker down and focus on what I need to do and the best way to sharpen my skills around what I want to accomplish is by getting rid of a whole bunch of digital crap.

Being weighed down by digital files and information is not going to help stay on task. We live in the age of super information and are bogged down by a plethora of choices so very easy to get side winded and thrown off track from your goals with unnecessary items.

Clearing aside what's not truly relevant, getting organized, and avoiding getting distracted and detoxing yourself from time wasters is the first step to conquering your goals.

***Here are 11 great tips on how to detox your digital life this year.***

### **1. Desktop**

If you open your laptop and the first thing you see is a random scattering of 100 or so different documents and pictures sitting right there disorganized on your desktop, it's time to make a change.

Trash the files you definitely don't have use for anymore. If the files are important documents, create a labeled folder for each important category and move everything into its designated folder.

Having a clean and organized desktop will immediately make you feel less stressed as soon as you open your computer. As well as giving you a confident feeling of assurance knowing where everything is without wondering hmm...where the heck is that file?

### **2. Organize Folders**

Open your frequent folders. If you have a bunch of single files that are randomly spread about and entered without any category put them in their proper homes.

Make certain first that you don't already have folders for them and aren't creating duplicates. If you don't by all means create a Master file for that category and enter them where you can find them quickly and easily.

### **3. Google Drive**

Google Drive has been a game changer for me. If you're not

familiar with it, what's great about it is that you can access it from anywhere, your phone, laptop, someone else's PC etc. You just have to log into your Google account.

I have a lot of files on Word, Excel that I want to keep for my own use, and privacy reasons, but if I want to share files easily, I put them all in Google Drive.

In GD you can also create folders to organize all your files, as well as give others access to them and share them for others to edit etc.

In Google drive, you can create folders to organize all of your files just like on your laptop, so I recommend keeping your files organized in that way so they are much easier to find. And that's half the battle sometimes!

### **4. Stream Your Music**

Hey music helps me work! You too? Music has sure come a long way! Back in the day you had to download a song or the entire album. Nowadays music streaming services like Spotify, AccuRadio and Pandora have completely eliminated that.

Some are free and some you pay a monthly fee for and have unlimited access to music and download only if you choose.

Now I only use my music app to listen to radio stations I choose playlists and any albums I want. Frankly the iTunes library always drove me nuts and now I find it completely obsolete. Hurrah!

### **5. Downloads folder**

Have you taken a look at your downloads folder lately? It's funny but I used to always be afraid of deleting things from my downloads folder. FOMO again.

I have a new rule. If I haven't looked at it in 3 months' time I'm NEVER GOING TO. Fact.

Plus, once you save what you've downloaded, you no longer need the download file. So, trash what's in this folder, it's clutter you don't need!

### **6. Use Bookmarks**

Bookmarks in our web browser is another one we tend to forget about since they are pretty out of sight. Open up your bookmarks and see what's still living in there since 2012!

Like in finder, your bookmarks will serve you well if they're organized. If you don't have many, there's probably no need to put them into folders. If you do have many and they can be broken up into different categories, make folders for those categories and add the bookmarks. It's easier to find a bookmark if it's in a folder rather than a long list.

You should also click each bookmark and make sure it's a website you still want to keep bookmarked or is still active. Times and preferences do change.

### **7. Reading list**

If you use the Reading List feature in Chrome or Safari or saving things in Evernote – be sure to run through the list and determine if you need to delete anything. It's probably

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old news by now.

Reading List is a great feature, but we often forget we've saved anything there and things just pile up and are never read.

Sometimes I think I need 10 lifetimes to read everything I've saved in my reading lists.

### **8. Tackle Photos**

This is a real nightmare if you haven't done it in a while. Work on this project a little each week until it's back under control.

Or you could hire someone depending on how massive a project it is! Just a suggestion...

Depending on what program you use to organize your photos, this could take a while to get organized.

If you use iPhoto, it sorts pictures by date and location, which makes it easier to create albums and drag and drop them in.

Tackle this one a little bit at a time as your endurance allows.

### **9. Unsubscribe from all emails you don't need**

This is what I'm currently undertaking. Unsubscribing can be a nightmare if you've signed up for numerous things as I have/do and it takes time. However, I'm taking it one case at a time. I have to mentally talk myself into the fact that it really doesn't take that much time.

From now on, treat your email address as a sacred gift you only give out for something very important.

With that being said I do have a separate email account that I use to subscribe for interesting but 'not absolutely

essential' items. It's easy to unsubscribe once I have the information I need, and companies are aware that patrons do this and comply accordingly.

### **10. Sort through emails you've kept related to a task you need to complete**

You probably have emails sitting in your inbox that you haven't deleted because they're related to some tasks you need to complete. It's time to sort through that list.

If you use Gmail, you can actually create tasks related to an email. If you have the Tasks app, they all show up there as well as right in your Gmail account on your computer. I find this is a much easier way to keep up with tasks related to email and I'm able to move them out of my inbox to reduce clutter.

### **11. Stay on top of digital clutter**

Once you've gotten a handle on your digital clutter, it will become a lot easier and less time consuming to keep up with if you make a commitment to be diligent and mindful about what is truly important and what 'deserves' saving in the first place. Easier said than done:)

If you still tend to lean towards FOMO tendencies – at least try to lighten up your desktop, making sure your documents make it into appropriate folders, emptying your downloads folder, and sorting through and unsubscribing from emails will help keep your digital life decluttered and more manageable. Taking half an hour one day a week, you'll notice a tremendous difference.

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## **Instagram Tips for 2022**

*The new year is here, and thoughts turn to strategy. Take a look at these Instagram tips to make sure your work on the platform is amazing in 2022.*

Instagram is a great place to be, and in 2022 it will continue to boost your brand's presence and impact across audiences. Just to make sure you don't slip up with Instagram this year, we thought we would go over a few pointers that you can use in your strategy on the platform.

### **Handles**

You may have a number of accounts on Instagram that reflect different aspects of your brand. That's fine.

However, one thing that brands will need to make sure they have taken care of is the handles for each of those accounts. The handles must reflect the brand directly. It's no good having 'clever' or weird handles on your Instagram. It's such a huge platform it's easy to get lost in all the noise. Your job is to make sure that you have handles for your accounts that are immediately recognizable as belonging to your brand.

### **The bio**

Just like with all other social media platforms, your bio is absolutely crucial to get people interested and engaged. Some company bios are longer than others, while some are just short and to the point.

It really doesn't matter too much about length (and that length will be dictated by the platform anyway). What's important is that your brand bio includes everything that your audience will need to see and learn about what your brand does and why. No waffle, just straight to the point with a clear value statement.

Some brands even employ agencies just to write bios. There's a lot at stake.

### **Avoid saturation**

In 2022 there will be an absolute storm of content on Instagram. It just keeps getting bigger and bigger, and if you're just adding to that dense mess with the content you create you're doing yourself a disservice.

We have said this many times. The one thing you should be clear on is quality control. If you are able to ensure that you post less on Instagram, but post better, you will still be relevant and engagement-worthy.

Shoot for high quality posts, always. This will mean that you will stand out from the huge crowd on Instagram and have a chance of being noticed and listened to.

### **Go UGC**

As 2022 progresses, we will find that more and more platforms work better with user generated content (UGC).

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The more people have a voice on your account, the better.

Get going with those contests and focus on getting your audience to contribute and get involved with your brand. This works in two ways. Firstly, it means you can have variety with less work. Secondly, your audience feels like they have ownership and that builds loyalty.

The coming year will feel like the 'year of the people' more than ever, as audiences move away from faceless brands that don't talk to them.

#### **The link**

There is only one chance to link to anything, so you have to make sure you use it to the best of your ability. Use the link on Instagram to make sure you are directing people to the offer you want to make. If it is enough just to send them to your website, so be it.

However, many brands use the link well by sending people to their landing page, or some other sign-up page. That means it is being used to get something in return.

Don't waste your link on pointless journeys for customers.

#### **Use hashtags...wisely**

Instagram allows for many, many hashtags to be used in

a post. Don't allow that to be a free pass though. Your aim is to make sure you use hashtags as they are meant to be used, as a great way to build engagement.

Stick to a smaller number of hashtags rather than the 30 that Instagram allows. That can simply be seen as desperate, and it will also look bad visually. Focus on just a few hashtags and you should find that it works out as being a useful part of your approach.

#### **Your image**

Finally, your brand needs to make sure that it has a very high-quality image in your Instagram profile. There is really no halfway house here. You either ensure that your photo costs money, and makes a real visual impact with the crispest imagery possible, or you don't.

If you're using a logo, make sure it is fit for purpose. It needs to be eye-catching and simple so people don't find it annoying.

Enjoy 2022 on Instagram, and use the above ideas to make sure the account(s) you run continue to grow.

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## **SECURITY CORNER**

# **How to Keep Your Online Store Safe from Fraud and Scams**

*by Nura Eston*

If you have an e-commerce shop, you know that keeping your online store safe from fraud and scams is critical to business. Vigilant digital security is more important than ever in order to protect your company and customers. In the post-COVID world, attempted fraudulent purchases increased by 69% in 2021 alone.

Unfortunately, there's no one-size-fits-all solution to keeping your business safe from these threats. Small business owners need to take a variety of precautions to protect themselves.

As a business owner you have options and measures you can take to reduce the risk of fraud and scam attacks against your business.

#### **What Is an Online Scam?**

Simply put, an online scam is when someone tricks you or your business out of money on the internet. They are usually facilitated by cyber criminals and can range from credit card to identity theft.

Online scams have been around for a long time, but have spiked as a result of the increase in online sales due to COVID-19, as many small businesses were forced to rapidly create an e-commerce gateway to their stores due to restrictions. At the start of the pandemic, the FBI went as far as cautioning the general public against hackers and scammers.

Some scammers go as far as using social engineering tactics. These attacks use scare tactics to prey on users or employees to hand over confidential and sensitive information.

#### **What Is the Importance of Staying Safe Online?**

Business owners tend to store personal information on their computers, such as credit card data and passwords, which is the information cyber criminals hunt for.

Staying safe online will save your business from experiencing any significant loss that comes from being compromised. The damage from being scammed is not just about lost revenue or damaged goods, it could also result in a loss of valuable brand equity with potential customers.

The repercussions of your business getting defrauded can be serious. It can result in you needing to deal with:

- The cost of lost merchandise, handling or shipping on any fraudulent orders
- Chargeback fees
- Damage to your company's reputation
- The loss of your business bank account

The fight against fraud is a tough one, but understanding the different types can help you identify where and when attacks might occur.

#### **What Are the Types of Online Scams?**

Here are some of the most common scams that target online businesses today.

##### **Phishing Scams**

It seems like every day there's a new email scam emerging. Phishing emails appear to come from a legitimate sender but they're intended to gain sensitive information from the recipient.

You may have received an email or text alert saying your business account has been compromised. Clicking on the link may make you vulnerable to hackers who may be able to target personal and business information. Always ensure you trust the sender before opening attachments or clicking on links.

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Business owners should be aware that scammers continue to get more sophisticated in their delivery by masking as a legitimate brand. You can avoid receiving phishing emails by ensuring that your firewall and anti-virus software are up to date.

### **Fake Invoices**

Small business owners can also be deceived by scammers who send fake emails that contain invoices to try and collect payment from them.

You can avoid any potential loss by ensuring your business has a clear invoicing process. This way if your company receives an invoice, it can be traced back to approved expenditures in your database.

### **Card-Not-Present (CNP) Fraud**

This type of fraud happens when a scammer is using either a stolen credit card, consumer's identity or banking card data.

Usually, a CNP follows the process below:

1. The scammer makes an online purchase using a stolen credit card.
2. The issuing bank approves the purchase and the items are delivered to the scammer. The card owner doesn't recognize the purchase and asks for a chargeback from their credit card issuing company.
3. The merchant in return has to reimburse the rightful owner of a card and is left with a loss. In an extreme case, your store could be penalized and blacklisted.

Your store can protect itself from CNP fraud with advanced authorization tools, such as multi-step authorization or tokenization.

### **Friendly Fraud**

Don't be fooled by the name, this type of scam is anything but friendly. It occurs when a customer, who has paid and received their item, files a chargeback with their credit card company.

Sometimes it might be an honest mistake on the customer's part, as they might not recognize the name of the store on their credit card statements. But there are times when friendly fraud is done with malicious intent. Some customers go as far as hiring professional refunders who report fraud and get their money back for a fee.

Friendly fraud is a growing concern. And, without meticulous record-keeping you might be on the hook for all the fees and penalties that come with chargebacks.

### **Government Agency Imposter Scams**

There's a recent trend in cyber criminals who are trying to scam businesses by claiming to be from government organizations like the IRS or Social Security Administration. The scammers scare victims with legal repercussions and ask for money upfront or demand to be paid in installments by phone or email.

The best way to avoid getting scammed this way is by calling the government agency and inquiring about the offer or benefit. Avoid the contact information in the ad, and instead seek out the official website of the agency.

### **Account Takeover**

Account takeovers (ATO) fraud is on the rise this year. Over 22% of U.S. adults fall victim to scammers hacking into insecure accounts. These cyber criminals use the stolen information to complete unauthorized transactions, which can seriously impact your business.

We can expect ATO fraud cases to keep rising in 2022, as cyber criminals become more creative with their schemes. Now there are automated methods, such as script creation, that are making this type of fraud easier than ever before.

As a merchant, you can protect your customers from ATO fraud by providing a two-step authorization or biometric passwords before customers complete their purchases.

### **How Do I Identify Fraud Online?**

The process to identify potential fraud can be difficult. But nowadays merchants have the ability to do their own digging and investigative work to help catch any suspicious purchases and track down fraudulent activity.

- **Take note of unusual account activity.** It is important to take note of anything unusual. For example, take note of things such as multiple failed transactions. This can be an indication that there might be something going on and should be investigated further. Remember, if a fraudster is successful, they might attempt the fraud again, so make sure to blacklist their phone, email, IP and billing address.
- **Check the addresses.** Most secure transactions are the ones that have the shipping, billing and IP addresses in a very close proximity to each other. The further the distance, the higher is the chance that the purchase might be fraudulent. If the IP address is masked as well, it can also be a sign of a scam.

### **How Do I Protect My Business from Fraud?**

Getting scammed is the last thing you want to do. Here are a few tips to avoid it:

- **Provide fraud and theft prevention training to employees.** It's a good idea to train employees and encourage them to bring forward anything out of the norm. Business owners can host awareness sessions about cybersecurity to stay updated on some of the most recent scams on the internet.
- **Don't share passwords and sensitive information by email.** Make sure that passwords and sensitive information are not being sent by email. This is because emails are sent as plain texts, and therefore aren't encrypted. If a hacker gains access to your or any of your employees' inboxes, it could lead to loss of sensitive information.
- **Verify invoices and payments.** There's a chance you could be dealing with scammers. Make sure that they're who they say before approving payments or invoices.
- **Perform security audits.** This will allow you to identify any potential weak points that could make it easier for online scammers to acquire your customers' information or commit future fraud. You could run some phishing tests or mirror your website.

### **Stay Safe!**

Trying to keep your online store safe from fraud and other scams can be a challenge. Being aware of your online store's security is the first step to keeping it safe. Staying vigilant can keep you from becoming a victim of fraudulent activity or losing money due to chargebacks.

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[www.RiversideDowntown.org](http://www.RiversideDowntown.org)

**Submit press releases to:**  
Janice Penner by email at  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org)  
or fax at (951) 781-6951.

**Press deadline** is the 15th of  
each month prior to publication.

**For Downtown News Alerts email**  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org)

**For Events email**  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org).



**RDP Facebook Page**

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Janice Penner

*Office Manager / Bookkeeper*  
Shirley Schmeltz

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Charity Schiller, Secretary  
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Erin Edwards, Ward One	Clarissa Cervantes, Ward Two
Oz Puerta, ABP	

## **Reach Downtown Businesses!!**

Advertise in the monthly RDP BID Bulletin.  
Rates start at \$25 per month for a business card  
size ad, \$50 for ¼ page, and \$100 for ½ page.

*Rates reduce with frequency.*

**Call Shirley at 951-781-7335  
for more information.**

## **RDP Welcomes New Businesses to Downtown**

Joey's Pastry Shop • Juan C Ruiz - Barber  
LUVD Ones Barber Shop LLC