

BID BULLETIN

Riverside Downtown Business Improvement District



IN THIS ISSUE

Return of Downtown Riverside Restaurant Week..... 1

RDP Recognizes Downtown Achievements on February 19th 2

Downtown Event News 2
Black History Parade and Expo, Dickens Festival

Mayor's Message..... 3
Riverside is Leveling Up – And You're Invited to Be Part of It

Council Corner 3
Ward 1

Business Buzz 4
11 Essential Components of Excellent Customer Service

Security Corner 6
What Businesses should know when approached by non-customers and more

Security Corner 7
6 Cybersecurity Threats to Small Businesses

RDP LUNCHEON

There is no luncheon in February due to RDP's Annual Meeting and Awards Ceremony.

Join us for the RDP luncheon on Tuesday, March 24, 2026 At Loft.84, 3840 Lemon Street, featuring a presentation on economic development Call the RDP office at 951-781-7335 for reservations



DOWNTOWN IS CALLING
www.RiversideDowntown.org

Return of Downtown Riverside Restaurant Week

In 2013, RDP introduced Downtown Riverside Celebrates Restaurant Week as a promotional effort to attract visitors to downtown Riverside restaurants and introduce them to the various dining options available. It was expanded city-wide in 2014 but discontinued after 2016. With the increase in downtown dining options, RDP has decided to revive Restaurant Week in downtown Riverside. The promotion will take place from March 28th to April 5th to include two weekends as well as the Artswalk on April 2nd.

To participate, restaurants must offer either a new three course menu or a unique item which is clearly identified as a Restaurant Week special. The intent is to draw customers downtown for something only available during the promotion. It's also an opportunity for restaurants to try out new menu items.

There is no cost to participate in Restaurant Week. Social media posts will be developed by RDP's marketing partners and provided to participating restaurants. There will be minimal print collateral as the goal is to drive traffic to your Facebook and Instagram. Restaurant and diners will be encouraged to post pictures of their dining experiences on Instagram. At the end of the promotion, the five restaurants with the most pictures posted will be recognized as the 2026 Restaurant Week Top Choices.

RDP Ambassadors will be distributing participation forms in late February to downtown restaurants as well as being emailed out. Please contact Janice Penner for more information or if you have questions.

Park Riverside Public Valet Program is now here!

The City of Riverside has now launched the Park Riverside Public Valet Program for a six-month pilot. Created with downtown businesses in mind, this premium public valet service aims to make visiting, dining, shopping, and spending time in downtown Riverside

easier and more enjoyable for customers by removing one of the most common barriers to visiting downtown, inconvenient parking.

Key Features for Downtown Businesses

- Valet drop-off and pick-up locations are available in strategically selected high-traffic zones throughout downtown, operating every Friday through Sunday.
- Guests can request their vehicle, track its status, and pay or tip directly from their phone – no paper tickets, no confusion.
- Trained, uniformed attendants will provide a polished, reliable service that reflects well on surrounding businesses and helps reduce congestion and circling for parking.
- Easier parking encourages customers to stay longer, visit multiple locations, and return more often – supporting increased foot traffic and overall downtown vitality.



How Downtown Businesses Can Get Involved

Businesses interested in growing their sales can participate in the validation plan offering customers partial or full valet validations. For more information and details about business participation or program operations, visit the Parking Services website or contact the team directly:

Website: riversideca.gov/publicworks/parking/riverside-valet-parking

Email: Parking@RiversideCA.gov

RDP Recognizes Downtown Achievements on February 19th

The Riverside Downtown Partnership (RDP) will host its 38th Annual Meeting and Awards Ceremony on Thursday, February 19, 2026 in the Raincross Ballroom of the Riverside Convention Center. This annual event recognizes outstanding individuals and organizations for their excellence in leadership and service to the downtown community.



Randy Hord with Collette Lee accepting 2025 Roy Hord 'Volunteer of the Year'

Kathy Allavie will be recognized with the Roy Hord 'Volunteer of the Year' Award for her many years contributing to the Riverside community by serving as an RUSD Trustee, organizing numerous events to benefit arts and cultural groups, and acting as the international

relations liaison for the City of Riverside's Sister City program. Other award recipients will be Riverside Community Arts Association with the Arts and Culture Award; Dr. J. Bullock and the Downtowne Bookstore with the Business Activity Award; the Junior League of Riverside's Truck-a-Palooza with the Downtown Event Award; City of Riverside Arts and Culture District - Banners and Signage with the Downtown Improvement Award, and Riverside Police Department's - Park and Neighborhood Specialist (PANS) Program with the Safety and Security Award. The McGuire Brothers' MBG Lifestyle Group will be recognized with the Chair's Award in consideration of their business growth and their charitable endeavors with the Miracles and Dreams Foundation.

The RDP Annual Meeting and Awards Ceremony begins with a no-host reception at 5:30 pm, followed by dinner at 6:30 pm, the awards ceremony at 7 pm, and then recognition of RDP Board members. Tickets are \$160 per person and \$1,550 for a table of ten. The meal will be a choice of a duo of Chimichurri glazed flat iron steak and chicken breast with spinach artichoke cream sauce, or a vegan stuffed bell pepper. Call 951-781-7335 for reservations.

RDP is still looking for donated items such as tickets, gift certificates, and gift baskets for the opportunity drawing. All proceeds raised are used to offset the costs of the Annual Meeting and Awards Ceremony. To sponsor or donate, contact the RDP Office at 951-781-7335.

Downtown Events

Black History Parade and Expo Returns for 46th Year

One of California's longest running Black History Parades returns for its 46th year on Saturday, February 14th starting at 10 am. This year's theme is "It takes a village ... A Salute to Education". The Annual Riverside Black History Parade and Expo 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 Street. The Parade features local government officials, churches, bands, sports teams, dance teams and more.



For forty-six years, the Adrian Dell and Carmen Roberts Foundation has proudly hosted one of California's longest-running Black History Month Parades – a vibrant celebration that honors culture, history, and

unity in the heart of Riverside. The Annual Parade & Expo brings together families, students, community leaders, drill teams, performers, vendors, and organizations from across the region, creating an energizing, family-centered atmosphere filled with pride and connection. Visit www.adcrfoundation.org for more information about the event.

Riverside Dickens Festival Returns to White Park in 2026

Step back in time for a magical journey to the Victorian era at the Riverside Dickens Festival on Saturday, February 21 and Sunday, February 22, 2026 at White Park in downtown Riverside from

RDP Welcomes New Businesses to Downtown

- Blue Mountain Crystals (Antiques)
- Snaplead AI Automations (Business Services)
- The Coyote Den Social Club (Barbershop)
- JML and Associates (Property Rentals)
- Trusted Care Transport (Delivery Service)
- All Aboard Children's Physical Therapy APC (Professional Services)
- California Dermatology Institute (Medical Services)
- Tiffany Ross, LCSW (Professional Services)
- 1 Love IE (Retail)
- Articulate Speech Center (Professional Services)



10 am to 5:15 pm. This year's theme is Oliver Twist: A Tale of Justice & Belonging."

The event includes historic reenactments and performances, literary discussions, and fun and educational

experiences for all ages. Tickets are \$20 (plus fee) for those 13 and older. Children under 5 are free and children 6-12 as well as 65+ are \$5 (plus fee).

Other Dickens events include Fezziwig's Tavern with traditional Victorian pub food and drinks, the Children's Tea, and the Peacock Parade on Steampunk Sunday.

Visit <https://dickensfest.com> for more information.



Mayor's Message

Contributed by Mayor Patricia Lock Dawson

Riverside Is Leveling Up – And You're Invited to Be Part of It

Riverside is reaching a tipping point, a moment where years of planning and partnerships are beginning to bear fruit in meaningful ways. Our city is rising to new heights and bringing residents with us every step of the way.

And on January 28th I shared what that means for our city's future at the 2026 State of the City.

This year's theme was simple, but powerful: Riverside is leveling up.

Leveling up in how we lead.

Leveling up in how we invest.

Leveling up in how we care for one another.

Riverside has always had heart. You can feel it in our award-winning universities, in the global companies that have chosen to invest here, and in the local businesses and community partners who continue to fuel our success. What we have built now is scale, impact, and confidence in who we are becoming.

We are experiencing meaningful reductions in crime alongside a responsive fire department, historic investment in our infrastructure, and real progress on challenges that once felt immovable. Through smarter, data-driven strategies, expanded technology, and stronger partnerships, we have delivered real results for our residents and businesses.

Our economy is leveling up through intentional innovation, attracting companies and careers that allow our residents to work, build, and succeed closer to home. Aerospace,

healthcare, and green technology are reinforcing Riverside as a city where ideas take flight, industries grow, and opportunity is anchored. Long-awaited investments are now arriving in the Inland Empire, medical training expansion, hospital capacity increases, and finally delivering the behavioral health resources our families, children, and seniors have lacked for decades.

At the same time, we are leveling up how we care for people. That means expanding services, addressing homelessness in collaborative ways, and investing in seniors, youth, and families who rely on city services every day. It means recognizing that progress is not always instant, but that Riverside does not quit when challenges get hard.

We are leveling up how we live. Parks and community centers are being renovated. Libraries are meeting people where they are, even on wheels. Arts, culture, and tourism are energizing our city and strengthening our identity. Creativity has always been a part of Riverside's story and now it is part of our economic engine.

Perhaps more than any single initiative, I've reflected on how Riverside's leadership has grown on state, national, and even international levels. Our city's voice is being heard in Sacramento and beyond—not by accident, but because we chose to lead. Riverside is at the table, and our voice is influencing the policies that shape our future.

The story captured at the State of the City was one of momentum, resilience, and possibility and a city that is leveling up.

Council Corner



Ward One Council Update

Contributed by Councilmember Philip Falcone

New Mission Bridge

Construction will soon start on an overhauled main entrance into our downtown! It's promises made, promises kept when Ward 1 and the City of Riverside

said we would be focused on upgrading our aging infrastructure. In the 1990s a seismic study found that the Mission Bridge spanning the Santa Ana River from Jurupa Valley needed full reconstruction. For the last three decades reconstruction plans have been stop and go—like some of the traffic on this aging bridge. Well, now we are getting the job done. At long last the work will soon begin with groundbreaking for a new Mission Bridge—with a design honoring the history and architecture of our city. A wider bridge will allow for a bike path, sidewalks, and even enclosed "balcony" spaces

for viewing nature in and around the riverbed.

Light construction work began on January 26 as crews performed site preparation for the project in the Santa Ana River riverbed and along the shoulder of Mission Boulevard. Intermittent

work will continue in the area through mid-April, when bridge construction is expected to start. Work will follow regulations as permitted by the project's environmental partners and project biologists will be present to monitor activities. Vegetation removal is planned in the riverbed along with some tree removal in the shoulder on Mission Boulevard.

Like any road construction project, the medicine is harsh, but the patient requires it to get better, or in other words—please have patience during this vital infrastructure project. Construction will



1924 - Source Old Riverside Foundation

continued on page 4

COUNCIL CORNER, *continued from page 3*

be complete in late 2029 as the current substandard bridge will need to be removed in phases and the new one constructed in phases to ensure access to and from Riverside is never completely severed during the project.

This entire project will cost just over \$90 million and is funded by multiple agencies. The City of Riverside has invested \$5 million into this project. This is a partnership project since it crosses

multiple governmental jurisdictions. Between the County and City of Riverside, the City of Jurupa Valley, state and federal agencies, all have contributed funds to make this possible. We are excited to soon have a new, welcoming entrance bringing residents, visitors, and patrons to Downtown Riverside. To keep up to date on the progress of the Mission Bridge project, sign up for text or email updates at www.MissionBlvdBridge.com.

BUSINESS BUZZ

11 Essential Components of Excellent Customer Service *by Megan Totka*

Your brand's longevity depends on your team's customer service interactions.

Customer service is crucial for business success. It strengthens your company's reputation and helps you earn repeat business and frequent referrals. Consistently providing excellent customer service is the best way to retain customers, boost satisfaction and grow your business.

We'll outline 11 essential components of excellent customer service and share how you can implement these best practices across your support channels, sales process and day-to-day operations.

11 key elements of excellent customer service

Businesses today can't afford poor or even mediocre customer service. According to Zendesk's 2026 CX Trends Report, 83 percent of consumers believe the customer experience could be far better than it is. And they're not waiting around to find out: 75 percent say they'll look for help elsewhere after just two or three negative support experiences — a clear warning that brands have very little margin for error.

Unhappy customers are also more likely to share their negative experiences with others, amplifying the damage to your brand reputation. And adequate customer service isn't enough. Your whole team needs to consistently delight customers. Consider the following 11 elements of excellent customer service as you train your support team and weave these best practices into everyday operations.

1. Excellent customer service teams prioritize each customer.

Customer retention is critical, so every customer deserves to be treated as a vital business asset. Set clear expectations so your team understands that customer satisfaction is always the No. 1 priority.

Consider the following ways to prioritize your customers:

- **Treat customers well at every touchpoint:** Make it a standard to treat each customer with care and respect throughout every interaction. After all, your customers are the reason you're in business; it's your job to ensure they're happy and want to return.
- **Stay professional in every interaction:** Everyone gets overwhelmed or frustrated at times, and customer support professionals are no exception. But they should never let those emotions spill into customer conversations or risk losing business. According to the 2025 ACA State of Customer Service and CX survey, 78 percent of customers say they'd stop doing business with a brand after dealing with an employee's rudeness or apathy.

2. Excellent customer service teams are empathetic.

When a customer contacts your business about a problem, your customer service team must respond with empathy. According to the ACA survey cited above, 78 percent of consumers say having employees show genuine empathy is a crucial part of great service. Representatives must recognize and acknowledge that the customer has experienced some pain — whether physical discomfort, inconvenience, frustration or another form of harm — due to buying your product or service.

Here's how to take an empathetic approach:

- **Listen and acknowledge:** Reps should listen carefully and speak in a sympathetic but professional tone, even if the customer is angry or unreasonable. Agents may or may not be able to completely fix the customer's issue, but they should always acknowledge their feelings. Appropriate statements include "I'm so sorry for that inconvenience" or "I understand that must have been frustrating."
- **Provide reassurance:** Next, they should offer reassurance by saying something like, "Don't worry — I'll work on resolving this for you." Sometimes, expressing empathy is enough for customers to feel heard and valued, even when a full resolution isn't possible.

3. Excellent customer service teams apologize for mistakes.

It's OK to make a mistake; after all, we're all human. However, when a business messes up, frustrated customers will expect the company to acknowledge it. Knowing when and how to apologize — and how to make things right — is essential.

Train your customer service teams on the following best practices for apologizing:

- **Take responsibility for the mistake:** Own the error and offer a sincere apology. Don't deflect blame or minimize the customer's frustration.
- **Fix the problem if possible:** Your next step should be resolving the issue to the best of your ability. Some problems have straightforward fixes that can be implemented immediately.
- **Make it up to the customer:** Sometimes, apologizing and fixing the mistake isn't enough. For example, say a package shipped later than promised and didn't arrive in time to meet a customer's needs. You can apologize and refund shipping costs, but that may not be enough to save the customer relationship. Consider compensating the customer for the inconvenience with a benefit, such as a hefty discount or free product or service.

And it's worth the effort. In the ACA report, 81 percent of customers said they'd consider returning to a business that took real steps to make amends for a bad experience. Owning the mistake and

continued on page 5

BUSINESS BUZZ, continued from page 4

addressing it thoughtfully goes a long way toward rebuilding trust.

Customers coming away from a poor service experience are more likely to post a negative online review after a bad experience than happy customers are to post a good customer review.

4. Excellent customer service teams are easy to reach.

Ensure your customers can reach you when they need a problem resolved or simply want a listening ear. Being reachable means the following:

- **Being accessible:** Customers expect to connect with a company quickly, no matter the channel. According to Zendesk's 2026 CX Trends Report (cited above), 74 percent of consumers now expect customer service to be available 24/7, and 68 percent say they expect faster response times than they did a year ago. This means your team must be equipped to respond across email, phone, live chat, social media and even texting for customer service, meeting customers where they already are.
- **Empowering agents to solve problems:** Customers want to reach a company and get their issues resolved right away without being bounced between agents or repeating their story multiple times. According to HubSpot's 2024 State of Service Report, 82 percent of customers expect immediate problem resolution from customer service agents. To prevent frustration, empower employees to make decisions, streamline escalations and increase first-contact resolution.

5. Excellent customer service is responsive.

Responsiveness is at the heart of great customer service. When someone reaches out — whether they're confused, frustrated or just trying to check something off their to-do list — they want to know you're paying attention. Train your team to return every email, call and message promptly, even if the full answer will take more time. A quick acknowledgment goes a long way toward reassuring customers that they're not being ignored.

And that reassurance matters, because response time expectations keep growing. For example, a LeadPort survey found that 46 percent of customers expect companies to respond to emails in under four hours, while 12 percent want a reply within just 15 minutes. Social media raises the stakes even more. According to Sprout Social's 2025 Index, 73 percent of consumers say that if a brand doesn't respond on social, they'll buy from a competitor.

The good news: You don't need a huge team to meet these expectations. Simple touches, like automated customer service emails, live chat options or offering a callback when phone wait times run long, show customers you're on it. Those small moments of responsiveness build trust, calm frustration and set the tone for a smoother service experience.

6. Excellent customer service teams communicate well.

Customer service depends on strong communication skills. Even if your team knows the basics (responding promptly, apologizing when appropriate and following best practices), those habits won't translate into happy customers if agents don't know how to listen, interpret and address what the customer is actually saying.

Clear, empathetic communication is essential to great service, but it can slip through the cracks when things get busy. Remind your team to slow down a bit: Listen first, ask questions and make sure they truly understand the customer's issue before offering a fix. People feel more respected when they know they're being heard, not rushed.

7. Excellent customer service teams are creative.

Many customer issues have straightforward fixes, but not all of them. Sometimes resolving a problem takes a little creativity and the confidence to try something unconventional. Encourage (and empower) your reps to think outside the box and train them on creative problem-solving.

For example, say a customer bought a large, high-ticket item that broke or malfunctioned after they brought it home. In this case, it wouldn't be practical for them to ship the item back for an exchange or repair. Instead, a quick-thinking customer service rep could refer the customer to a local repair shop and offer to credit the customer's account for the cost of the repair.

Empowering reps to craft thoughtful, creative solutions shows customers that your company will go above and beyond to make things right. It also gives your support team more ownership of their work — and that sense of agency can boost morale in a big way.

8. Excellent customer service teams don't rush customers.

Efficient customer service is an admirable goal, and customers value it. In fact, in the ACA survey mentioned earlier, 82.4 percent of respondents cited "efficiency" as one of the top three words that describe excellent customer service. But efficient doesn't mean hurried. A fast resolution should never come at the expense of a customer feeling heard or respected.

Customers can tell when a rep is rushing through an interaction. It can make them feel unimportant, dismissed or even like an inconvenience. Instead, encourage your team to strike the right balance: Keep the conversation focused, but allow space for brief pleasantries and genuine rapport before diving into the issue.

Reps should take the time to fully understand the customer's concern and offer the best solution possible, not just the quickest one. After resolving the problem, a simple closing loop ("Is there anything else I can help you with today?"), along with a sincere thank-you and warm goodbye, leaves a lasting positive impression.

9. Excellent customer service provides multiple support options.

Today's customers expect to reach support in the way that's most convenient for them, whether that's a phone call, an email, a live chat window, a support ticket or even a social media DM. Offering multiple ways to get help shows that your company is flexible and accessible, which goes a long way toward building goodwill.

Customers also expect those channels to work together. Nothing frustrates people more than switching from chat to phone or email and having to start the story all over again. To create a smoother experience, aim for a true omnichannel approach — one where customer history and context follow them wherever they go. When customers can move between channels seamlessly, without repeating themselves, their confidence in your service grows.

10. Excellent customer service is personalized.

Great customer service feels personal. Reps should come into every conversation with as much context as possible, including previous purchases, past support interactions and any important notes about the customer's history. When agents can see the full picture, they're better equipped to solve problems and make customers feel valued.

And customers notice the difference. In the ACA survey, 84 percent of customers said they prefer companies that offer a personalized service experience, with Gen Z valuing personalization even more than other generations. It's a clear signal that personalization isn't a

continued on page 6

BUSINESS BUZZ, continued from page 5

"nice to have" – it's an expectation.

After pulling up a customer's account, reps should reference personal information by saying something like, "I see that you have been a customer for 10 years. We really appreciate your business!" or "I see that you called us last week. Is this the same problem you experienced previously or a new issue?"

Your CRM and point-of-sale (POS) systems make this possible by giving reps fast access to buying patterns, communication history and account details, so personalization becomes the norm, not the exception.

11. Excellent customer service is consistent.

The customer journey, including every service interaction, should feel consistent and frictionless. Customers want to experience your brand as one cohesive unit, not a patchwork of disconnected touchpoints. When the quality of service is steady and reliable, customers feel more confident doing business with you.

Prioritize consistency in the following ways:

- **Across locations:** Whether a customer calls your support line, visits your store or uses a self-service tool on your website, your policies and procedures should be the same. A smooth experience in one channel shouldn't be undone by confusion in another.
- **Across communication channels:** Customers expect to move between channels without having to re-explain their issue. If a complaint starts on social media, your phone rep should be able to see those notes and pick up the conversation seamlessly. That continuity shows customers you're paying attention.
- **Throughout your brand:** Your tone, voice and overall personality should feel familiar no matter who the customer talks to. Alignment across your team, along with consistent branding and website design, helps create a unified experience that builds trust and boosts loyalty.

Why is excellent customer service important?

Excellent customer service isn't just a "nice to have," it's one of the most powerful drivers of business success. Here's why it matters so much:

- **Customer service shapes your reputation.** No one wants to do business with a company that everyone complains about. News about poor service and low-quality products travels fast, and customers will quickly take their business elsewhere. Prioritize delivering an experience people rave about, not warn others to avoid, helping to protect your brand reputation.
- **It strengthens customer relationships.** Every interaction is a

chance to show customers you care. When service reps listen well, respond with empathy and offer personalized support instead of generic answers, customers feel genuinely valued, and that connection builds loyalty.

- **Retention is far more cost-effective than acquisition.** According to often-cited research from Bain & Company, acquiring a new customer can cost five to 25 times more than retaining an existing one. In other words, great service pays for itself. When you treat even your toughest customers well, you keep them – and your long-term profits – growing.
- **First impressions set the tone.** Your service team is often the first human touchpoint a customer has with your brand. A frustrating or dismissive interaction can tank retention before it even starts. The saying "the customer is always right" endures because it reflects a core truth: Meeting customer needs upfront leads to better long-term relationships.
- **Happy customers bring in more customers.** Satisfied customers are powerful advocates. They recommend your business to friends and family, leave glowing online reviews and create the kind of social proof that attracts people you've never even met.
- **You can charge more.** When customers trust you, they're often willing to pay more and stay loyal even as prices increase. Strong relationships also open the door to repeat purchases, upgrades and cross-sells that feel natural, not forced.
- **It gives you a competitive advantage.** For proof, look at Amazon. Yes, people love the prices, but the brand's obsessive focus on customer experience fueled its explosive growth. When you consistently prioritize customer feedback about their needs, you position your business miles ahead of competitors who don't.

Your customer service philosophy should align with your vision

How you care for your customers shapes how they perceive your business. Prioritize making people feel supported and valued from the very first interaction and throughout their entire journey with you.

Your customer service philosophy should flow naturally from your larger company vision. When your team understands what your business stands for – and how customers fit into that mission – it becomes much easier to move in the same direction. Encourage every employee to bring their best to each interaction and emphasize that every part of the customer experience matters. When everyone is aligned, consistency and quality become the standard.

<https://www.business.com/articles/megan-totka-components-of-excellent-customer-service/>

SECURITY CORNER

What Businesses should know when approached by non-customers and more

Business should be aware that certain actions can be misinterpreted by non-customers seeking to use your facilities. For example, most restrooms are usually only for customers. However, if an employee indicates where they are, non-customers can interpret that gesture as permission to use the restrooms.

Businesses should also ensure that their employees are clear on rules regarding non-customers. For example, providing water to an individual without the purchase of a meal or item can be interpreted as conferring customer status, allowing them to

remain on the premises. Employees may also provide left-over food to non-customers on the basis that it will otherwise be thrown away. Unfortunately these good intentions can lead to unwanted trash and interactions at your business.

The most effective way to benefit those in need is the support the programs through the City of Riverside's Housing and Human Services, and Path of Life Ministries. Visit <https://riversideca.gov/hhs/what-you-can-do> for more information.

continued on page 7

6 Cybersecurity Threats Facing Small Businesses

Quick look: It's alarming but true: small businesses are a major target for cybersecurity attacks. In fact, one-third of all ransomware breaches impact companies with fewer than 100 employees. We've rounded up six cybersecurity threats every business leader should keep on their radar, along with how external partners, like a professional employer organization (PEO), can help employers of all sizes stay protected from online risks.

Cybersecurity is one of the biggest challenges for today's employers. As more business operations move online and companies store growing amounts of sensitive data, cyberattacks have become more common and complex.

And while large corporations often make the headlines, small businesses are just as likely to be targeted. In fact, during the first quarter of 2024, nearly one-third of ransomware breaches affected companies with fewer than 100 employees, and 43% hit organizations with 101 to 1,000 workers.

That's why it's so important for small business owners to refine their cybersecurity strategy. Staying informed about common threats and partnering with experts to strengthen your defenses can keep your business safe. Below are six of the top cybersecurity risks for small businesses and how a human resources (HR) outsourcing provider can support your security efforts.

1. Phishing and business email compromise (BEC)

Phishing continues to dominate the cyberthreat landscape. Attackers increasingly use convincing emails and text messages to trick employees into revealing credentials or transferring funds. The FBI's 2024 Internet Crime Report identified BEC scams as one of the costliest types of cybercrime, resulting in \$2.7 billion in reported losses.

Protection tips:

- Enforce multi-factor authentication (MFA) on all accounts
- Require secondary verification for financial or payroll changes
- Train employees regularly to identify suspicious emails or messages

2. Ransomware and data extortion

Ransomware, a type of malware that encrypts a user's data until a ransom is paid, remains one of the most disrupting cyber threats for SMBs. According to the World Economic Forum's Global Cybersecurity Outlook 2025, ransomware attacks are the most concerning risk for CEOs and Chief Information Security Officers (CISOs), and can result in significant downtime and data loss.

Protection tips:

- Keep secure, offline backups and test them regularly
- Use endpoint detection and response tools
- Limit administrative privileges and segment networks
- Proactively develop an incident response plan

3. Unpatched and vulnerable systems

Verizon's 2024 Data Breach Investigations Report (DBIR) found that one of the most common ways attackers gain access is by exploiting known vulnerabilities, especially through outdated software and misconfigured web applications. And this trend is growing: the exploitation of network vulnerabilities grew 180% year-over-year.

Protection tips:

- Install critical patches promptly and maintain a regular

update schedule

- Use a web application firewall
- Run consistent vulnerability scans to identify and fix weaknesses

4. Supply chain and third-party risks

Small businesses often rely on managed service providers (MSPs), cloud vendors, or SaaS tools, putting them at risk if one of those partners experiences a breach. According to Verizon's report, supply chain attacks have increased 68% year-over-year, with cybercriminals exploiting trusted third-party access to spread malware or obtain data.

Protection tips:

- Evaluate vendors' cybersecurity practices before signing contracts
- Limit data sharing and enforce least privilege access for integrations
- Require vendors to notify you promptly of any security incidents

5. Weak passwords and misconfigured systems

Many breaches result from stolen credentials, password reuse, or unsecured cloud storage. IBM's 2024 Cost of a Data Breach Report shows that compromised credentials are one of the top root causes of breaches, with average breach costs reaching \$4.6 million.

Protection tips:

- Require strong passwords and MFA on all accounts
- Use centralized identity management and password managers
- Scan cloud and server configurations frequently to prevent accidental exposure

6. AI-enhanced scams

Cybercriminals now use artificial intelligence (AI) to automate phishing, impersonate executives, and create artificial audio or video messages, and over half of businesses have experienced AI-related vulnerabilities. Additionally, attackers are leveraging AI to scale ransomware and social engineering schemes, making scams more believable than ever.

Protection tips:

- Verify high-value or urgent requests using multiple communication channels
- Educate staff on the signs of AI-generated fraud
- Use secure, authenticated communication tools for sensitive exchanges

How a PEO helps prevent cyber-attacks on small businesses

Understanding today's biggest cybersecurity threats is the first step; taking action is the next.

The best way for SMBs to prepare for cyber threats is to have a clear, proactive security plan. However, many of these businesses operate without a dedicated CIO or in-house IT team, leaving cybersecurity responsibilities to busy leaders who are already focused on growth, serving customers, and managing their teams. Partnering with a trusted expert who can help develop cybersecurity strategies, provide employee training, and deliver ongoing protection can give SMBs valuable peace of mind.

<https://extensishr.com/resource/blogs/6-types-of-cybersecurity-threats-small-employers-must-know/>



**RIVERSIDE
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DOWNTOWN IS CALLING

www.RiversideDowntown.org

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Janice Penner

*Office Manager/
Bookkeeper*
Shirley Schmeltz

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