

Small business cyber security checklist

One page, fifteen checks. Tick off what you already have in place — work through the rest and you will be ahead of most organisations your size.

Accounts & passwords

- ☐ 01 **Multi-factor authentication is on for every email account.**
Including shared mailboxes and the accounts nobody uses any more.
- ☐ 02 **MFA is on for banking, payments, your domain, website and accounting software.**
These are the accounts that cost most if someone else controls them.
- ☐ 03 **Everyone uses a business password manager.**
No reused passwords, and shared logins can be removed in one place.
- ☐ 04 **Admin rights are limited, with separate admin accounts.**
Nobody does day-to-day work while signed in as an administrator.

Devices

- ☐ 05 **Automatic updates are on for every computer, phone and tablet.**
Updates fix security holes attackers already know about.
- ☐ 06 **Routers, printers and CCTV recorders are updated and off their default passwords.**
These are often forgotten, and easy to break into.
- ☐ 07 **Nothing is running an operating system that no longer gets security updates.**
Plan replacements for anything that is out of support.
- ☐ 08 **Laptops and phones are encrypted and lock automatically.**
A lost laptop is then an inconvenience, not a data breach.

Data & backups

- ☐ 09 **Important data is backed up automatically, with one copy kept away from the office systems.**
Three copies, two types of storage, one kept separately.
- ☐ 10 **You have test-restored files from the backup in the last three months.**
A backup you have never tested is a hope, not a plan.
- ☐ 11 **Anti-malware protection (such as Microsoft Defender) is on and up to date everywhere.**
Check it is reporting, not just installed.

People & process

- ☐ 12 **Leavers lose access to everything on their last day.**
Email, files, software, shared passwords and building access.
- ☐ 13 **Staff know how to spot a suspicious email, and who to tell.**
Reporting quickly matters more than never clicking.
- ☐ 14 **Changes to supplier bank details are always confirmed by phone, on a number you already hold.**
This alone stops most invoice fraud.
- ☐ 15 **You know who to call if something goes wrong, and the number is written down.**
Including your IT support, bank and insurer.

Scored less than 15? Start with numbers 1, 9 and 14 — they prevent the most expensive problems. For help, book our free 15-minute security review.