



# POSSE

*Personal Online Safety Security Empowerment*

S M B P R O D U C T P R O F I L E

**Your people are your greatest cyber risk.**

**POSSE makes them your greatest cyber asset.**

*From sole trader to 25-person team — a pricing tier for every stage of growth. Employee awareness, resilience reporting, and insurance readiness in one programme.*

| M I C R O      | S M A L L B I Z | S T A R T E R    | G R O W T H      |
|----------------|-----------------|------------------|------------------|
| €3.99          | ★<br>€29.99     | €75              | €125             |
| 1 licence / mo | 8 licences / mo | 25 licences / mo | 50 licences / mo |

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## The SMB Cyber Reality

Small and medium businesses are the primary target for cybercriminals — not because they are the most lucrative individual targets, but because they are the least protected. They carry the same digital exposure as larger organisations while operating with a fraction of the security resource, budget, and expertise. And across every attack vector, the entry point is almost always the same: a person who did not recognise the threat.

**43%**

of all cyberattacks target small and medium businesses. The majority succeed because of untrained people, not technology failures. (Verizon DBIR, 2024)

**60%**

of SMBs that suffer a significant cyberattack close within six months. For most, the financial and reputational damage is unrecoverable. (National Cyber Security Alliance, 2024)

**68%**

of all data breaches involve a human element. Technology alone cannot stop what begins with a person. Only awareness does. (Verizon DBIR, 2024)

**POSSE is the only SMB security awareness programme with a pricing ladder that grows with your business — from a single sole trader to a 50-person team, at a price that makes sense at every stage.**

## POSSE for SMBs: A Pricing Tier for Every Stage of Growth

POSSE recognises that a sole trader, a four-person family business, 12-person growing firm, and a 25-person established SMB all face the same human cyber risk — but have very different budgets, structures, and operational needs. The SMB pricing ladder is designed to meet each of these organisations exactly where they are.

|                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Micro Business</b><br>1 licence   €3.99/mo<br><i>Sole trader or freelancer needing personal business cyber awareness.</i> <ul style="list-style-type: none"> <li>Individual awareness profile</li> <li>Personal risk dashboard</li> <li>Monthly threat updates</li> </ul> | <b>Small Business ★ NEW</b><br>8 licences   €29.99/mo<br><i>Family firms and start-ups where every person needs their own profile.</i> <ul style="list-style-type: none"> <li>8 individual profiles</li> <li>Team resilience dashboard</li> <li>Quarterly reporting suite</li> </ul> | <b>SMB Starter</b><br>25 licences   €75/mo<br><i>Established SMBs building a formal programme with full insurer evidence.</i> <ul style="list-style-type: none"> <li>Full resilience reporting</li> <li>Insurance readiness report</li> <li>Executive risk briefing</li> </ul> | <b>SMB Growth</b><br>50 licences   €125/mo<br><i>Scaling SMBs with compliance obligations and board-level reporting needs.</i> <ul style="list-style-type: none"> <li>Dedicated account contact</li> <li>Priority cohort management</li> <li>Full compliance evidence</li> </ul> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Beyond 25 employees:** Organisations scaling past the SMB Growth tier graduate to the **POSSE Business Profile** — where Professional (100 licences, €199/mo) and Enterprise (250+ licences, bespoke) tiers are available with custom onboarding, dedicated account management, and SLA-backed support. Contact us to discuss your transition.

## SMB Pricing — At a Glance

| Tier                                                   | Licences | Monthly | Annual     | Per User/mo | Ideal For                                                                                                                                                        |
|--------------------------------------------------------|----------|---------|------------|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Micro Business</b><br><i>Sole trader / 1 person</i> | 1        | €3.99   | €39        | €3.99       | Sole traders, freelancers, and self-employed individuals who need personal cyber awareness for their business activities.                                        |
| <b>Small Business</b><br>★ NEW<br><i>8 licences</i>    | 8        | €29.99  | €299       | €3.75       | Micro-businesses, family businesses, and start-ups with a small team — everyone gets their own individual awareness profile and workplace & resilience profile.. |
| <b>SMB Starter</b><br><i>Growing teams</i>             | 25       | €75     | Contact us | €3.00       | Small businesses establishing their first formal security awareness programme, with full resilience reporting included.                                          |
| <b>SMB Growth</b><br><i>Scaling businesses</i>         | 50       | €125    | Contact us | €2.50       | Growing SMBs building a measurable security culture and requiring quarterly board-level and insurer reporting.                                                   |
| <b>Business →</b><br><i>50+ employees</i>              | 100+     | €199+   | Contact us | —           | Professional, Enterprise and bespoke tiers available under the <b>POSSE Business Profile</b> . Contact us to discuss.                                            |

**Per-user cost decreases as your team grows.** Annual pricing available on application for SMB Starter and Growth. Prices exclude applicable VAT. The Business tier (€199+/mo, 100+ licences) is documented separately in the POSSE Business Profile.

## What Each Tier Includes

Every SMB tier builds on the one below it. Features marked ✓ are included. Features marked — are available on upgrade or in the Business Profile.

| Feature                            | Micro | Small Biz | SMB Starter | SMB Growth | Business → |
|------------------------------------|-------|-----------|-------------|------------|------------|
| <b>EMPLOYEE AWARENESS</b>          |       |           |             |            |            |
| Individual awareness profile       | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| Workplace threat scenarios         | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| Personal risk scoring dashboard    | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| Monthly threat updates             | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| 10-minute sessions, any device     | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| <b>RESILIENCE REPORTING</b>        |       |           |             |            |            |
| Culture indicator tracking         | —     | ✓         | ✓           | ✓          | ✓✓         |
| Team risk & resilience dashboard   | —     | ✓         | ✓           | ✓          | ✓✓         |
| Quarterly Risk & Resilience Report | —     | ✓         | ✓           | ✓          | ✓✓         |
| Cyber Insurance Readiness Report   | —     | ✓         | ✓           | ✓          | ✓✓         |
| Executive Risk Briefing            | —     | ✓         | ✓           | ✓          | ✓✓         |
| Cyber CSR Report                   | —     | ✓         | ✓           | ✓          | ✓✓         |
| Priority cohort identification     | —     | —         | ✓           | ✓          | ✓✓         |
| <b>COMPLIANCE &amp; STANDARDS</b>  |       |           |             |            |            |
| ISO 27001 / NIS2 / GDPR support    | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| Cyber Essentials evidence pack     | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| Audit-ready documentation          | —     | ✓         | ✓           | ✓          | ✓✓         |
| <b>SUPPORT &amp; ONBOARDING</b>    |       |           |             |            |            |
| Self-service onboarding            | ✓     | ✓         | ✓           | ✓          | ✓✓         |
| Guided onboarding support          | —     | —         | ✓           | ✓          | ✓✓         |

**✓✓ Business tier:** All features included across Professional and Enterprise, plus custom onboarding and bespoke reporting. See POSSE Business Profile.

## What the Programme Delivers

Regardless of tier, every POSSE SMB programme is built on the same foundation: individually tailored employee awareness, threat-led content that reflects real attack vectors, and a personal risk dashboard that shows each employee their own growing competence. The difference between tiers is depth of reporting, scale of deployment, and level of support.

| What Every Employee Gets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | What the Business Gets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>Individual employee cyber awareness profile — built around their role and habits</li><li>SMB-specific workplace threat scenarios — the attacks targeting businesses like yours</li><li>Personal risk scoring dashboard — their own progress, visible to them</li><li>Monthly threat updates as the attack landscape evolves</li><li>Ten-minute sessions, any device, no disruption to the working day</li><li>No technical background required — accessible at every skill level</li></ul> | <ul style="list-style-type: none"><li>Organisational resilience dashboard — real-time view of human risk posture</li><li>Quarterly resilience reports for leadership, insurers, and auditors</li><li>Cyber insurance readiness documentation — structured for broker presentation</li><li>Executive risk briefing — board-ready programme summary</li><li>Compliance evidence for ISO 27001, NIS2, GDPR, Cyber Essentials</li><li>Cyber CSR Report — societal contribution and ESG reporting credential</li></ul> |

## Resilience Reporting: The Evidence That Pays for Itself

From the Small Business tier upward, POSSE generates four structured quarterly reports from a single underlying dataset — turning individual awareness scores into organisational evidence that has direct commercial value.

|    |                                  |                                                                                                                                                                |
|----|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01 | Risk & Resilience Report         | The full picture: score distributions, improvement rates, band migrations, and the culture indicator trend. Answers 'how aware are our people?' with evidence. |
| 02 | Cyber Insurance Readiness Report | Structured evidence of human-layer controls, formatted for underwriter presentation at renewal. Typically supports 10–30% premium reduction.                   |
| 03 | Executive Risk Briefing          | Board-level summary of programme performance, residual risk, financial implications, and specific recommendations.                                             |
| 04 | Cyber CSR Report                 | Documents the organisation's contribution to wider digital safety — supporting ESG reporting, CSR commitments, and Community Shield certification.             |

| Sample Resilience Report Output — 50 Employees, Q1–Q3                                                               |                        |       |
|---------------------------------------------------------------------------------------------------------------------|------------------------|-------|
| Drawn from a real POSSE deployment. As the values increase, human risk exposure decreases.                          |                        |       |
| Resilience Metric                                                                                                   | Visual Indicator       | Score |
| Employees improved                                                                                                  | <div><div></div></div> | 98%   |
| Significant uplift (5+)                                                                                             | <div><div></div></div> | 26%   |
| Developing band (Q3)                                                                                                | <div><div></div></div> | 56%   |
| High awareness band (Q3)                                                                                            | <div><div></div></div> | 18%   |
| Culture Indicator: Q1: 8.89 → Q3: 11.69   Total uplift: +280 points   Insurance saving potential: ≥ programme cost. |                        |       |

## The Nil-Cost Pathway

For every SMB tier from Small Business upward, POSSE is structured so the programme does not need to represent a net cost. The resilience reporting it generates is precisely the documentation underwriters require to reduce cyber insurance premiums — and for many SMBs, the premium saving alone covers the full annual programme cost.

**How the nil-cost pathway works:**

- Step 1 — Deploy POSSE. Employees complete individual awareness sessions.
- Step 2 — POSSE generates the quarterly Resilience and Insurance Readiness Reports.
- Step 3 — Present both reports to your broker at renewal as evidence of structured human-layer controls.
- Step 4 — Achieve 10–30% premium reduction. On a €1,500 annual premium, a 20% reduction saves €300 — covering a full year of the Small Business tier.
- Net cost: €0. Net benefit: measurably lower human risk, full compliance evidence, and a documented insurer safety record.

## Why SMBs Are Specifically Vulnerable — and How POSSE Responds

**The SMB Attack Profile**

- Phishing impersonating HMRC, banks, and suppliers
- CEO fraud — urgent payment requests spoofing leadership
- Invoice fraud — supplier impersonation diverting payments
- Credential theft via shared or reused passwords
- Ransomware delivered through a single employee’s click
- Vishing calls targeting accounts payable and HR staff
- Social engineering via LinkedIn and professional networks

**How POSSE Responds**

- Individually tailored awareness — every employee recognises their own specific vulnerabilities
- SMB-specific threat modules — content built around real attacks on businesses like yours
- No generic compliance content — only active, current attack vectors
- Personal dashboards — employees see their own growth, not just a completion certificate
- Quarterly evidence — not annual tick-boxes
- Insurer-ready documentation — generated automatically, no administration overhead
- Nil-cost pathway — the programme pays for itself through premium reduction

## Seven Industry Firsts

|    |                         |                                                                                              |
|----|-------------------------|----------------------------------------------------------------------------------------------|
| 01 | Nil-Cost                | The only awareness programme that can be fully offset by insurance premium savings.          |
| 02 | Cyber CSR Profile       | First to generate a measurable societal benefit and ESG reporting credential.                |
| 03 | Measurable Risk Metrics | Quantified risk avoidance in reporting — not click-rates or completion logs.                 |
| 04 | Individual Treatment    | Every employee receives a unique, personalised awareness journey — not a group module.       |
| 05 | Personalised UX         | No two users share an identical programme experience across your team.                       |
| 06 | Progress Dashboard      | Each employee sees their own awareness growth — building confidence, not compliance fatigue. |
| 07 | Threat-Led Programme    | Driven by live attack vectors — not generic content refreshed once a year.                   |

Compliance Standards Supported

| Standard              | Requirement Addressed                                                  |
|-----------------------|------------------------------------------------------------------------|
| ISO 27001:2022        | Control A.6.3 — Information security awareness, education and training |
| NIST CSF 2.0          | PR.AT — Awareness and Training; GV.AT — Govern                         |
| Cyber Essentials Plus | User access awareness and security training controls                   |
| UK / EU GDPR          | Article 39 accountability; Article 5 integrity and confidentiality     |
| NIS2 Directive        | Article 21 — ICT security awareness and human resources security       |
| PCI DSS v4.0          | Requirement 12.6 — Security awareness education programme              |
| DORA (EU Financial)   | Article 13 — Digital operational resilience training obligations       |

The Research Foundation

*“Employees with a solid understanding of cybersecurity concepts improve organisational posture, resulting in a more prepared workforce and less vulnerability to cyber risks.”*  
— ScienceDirect, 2024

*“Employees are significantly more likely to adopt strong security behaviours when cybersecurity training is tailored to them personally.”*  
— Lockton Global, 2026

*“The average return on investment for an effective security awareness programme is 37:1.”*  
— Forrester Research / KnowBe4, 2023

***From sole trader to 25-person team — POSSE grows with your business, protects your people, and generates the evidence your insurer needs to reward you for it.***

ISO 27001 | NIST CSF 2.0 | UK & EU GDPR | Cyber Essentials | NIS2 | PCI DSS v4.0 | DORA

To get started or to discuss the right tier for your business, contact us at  
[info@cyberguardian.ie](mailto:info@cyberguardian.ie) | [cyberguardian.ie](https://cyberguardian.ie)

