



On-line Shopping Tips

December 2015

It's that time of the year when we mix two very dangerous things, spending money and being in a hurry. Below are a few tips that may raise your security awareness this holiday season and potentially save you added financial stress.

*** The information below is not meant as an endorsement of any product or brand, the vendors listed are meant to serve as examples only.

1. **Stick with what you know.** If you've been shopping from a reputable site without issue in the past it's most likely okay and may be a good thing to continue this process. However, you should always monitor the URL's as you complete the transaction to ensure that they remain consistent and familiar.
2. **Always check for software updates first.** Check your home machines to ensure that they have the latest updates from Microsoft, Adobe (Acrobat Reader and Flash Player), and Antivirus solutions. Remember to also update your browser if you are using something other than Internet Explorer this includes Google Chrome, or Firefox. Don't forget about updates to your phone and other mobile devices.
3. **Using credit cards instead of debit cards is always a better idea.** Many credit cards offer you points for transactions also offer fraud protection with your purchases.
4. **Never use public (library, or hotel) computers to transfer sensitive data.** Because they are used by multiple people incidence of virus infection is higher. Cached copies of your browser movements may be accessible to the next user.

5. Did you know that you can **use gift cards instead of your credit/debit cards** to make purchases with mobile apps? Consider storing your Starbucks gift card instead of your credit card in the Starbucks app.

6. Let's face it most of us use our plastic to make purchases without giving it a second thought. However, **consider buying gift cards and using them to make purchases for things you buy regularly instead of your credit/debit cards**. In some cases, stores offer incentives such as increased fuel points when you buy gift cards. So instead of reaching for your credit card when you purchase your next lunch grab a gift card. You will reduce the exposure of your cards, while gaining the added fuel point bonus. If you use gift cards to shop for others it can also be a great way to help you stay on budget and track your spending.

7. **Don't forget to check the Wi-Fi settings on your phone**. When shopping you could be unintentionally connect to the stores free Wi-Fi. If you then use your phone to check your bank balance, you could be allowing others to *sniff* and collect your sensitive information.

8. **Ask your bank if they offer two-factor authentication**. This is a very simple (low tech) method to validate you when logging in. Many banks *are* now offering two factor authentication methods to verify you. This process ensures that others cannot impersonate you should they obtain your user name and password.

9. **When it comes time to check-out or pay online, don't forget to look for the "http(s)"** and the locked symbol which indicates that the site has added security features to help ensure a safe transaction.



10. Always remember to **limit the amount of information that you provide** to only the information necessary to complete the transaction. Legitimate sites will not need to know your social security number in order to process your order; this would be a red flag to exit the site immediately.

11. **Always use unique, secure passwords and change them frequently**. A tip for doing so: create a sentence, phrase, slogan, or song lyric, and use the first letter of each word as part of your password. A good example would be: h@C&@\$2d! the relatable sentence: have a Coke and a smile today!, ubwo\$Cic2t "you better watch out Santa Clause is coming to town".