



CYBER SECURITY & YOU

NOVEMBER 2021

ONLINE SHOPPING CAN BE SAFE

Here are several tips to follow when shopping online:

- That bargain in the SPAM email may be tempting, but NEVER use the link provided. If it is actually a good deal and you trust the store, go to the site yourself by typing it in your browser or just Google it.
- If you have not shopped at an online store before, make sure it is a viable business and not a scam. The store's website should begin with **https://**, otherwise your credit card information may be intercepted (even if you are on a secure connection).
- If you are using an app, make sure you download it from a reputable App Store, such as the Apple Store, Android Play Store, or Microsoft Store.
- Use a secure network connection. Your home is the best bet. If you find yourself on public Wi-Fi, switch to cellular data before entering passwords. You never know who sees your traffic.
- ALWAYS use a credit card and NEVER wire money when shopping online. I do not often use these terms when giving advice, but if a shopping experience turns out to be fraud (or even just horrible customer service), your credit card company will be your only defense. If you wired someone money, you have no leverage to make the seller live up to their promises.



WHAT SHOULD I DO IF AN ONLINE PURCHASE TURNS OUT POORLY?

Call the store first and make certain they understand your transaction did not meet your expectations. Most stores will gladly work out any troubles. As a result of you using your credit card, you have a powerful ally that can force difficult stores to behave well or refund your money. ■

QUICK TIP

Are you concerned about packages being stolen from your doorstep? There are several **video doorbells** available to help you keep an eye on your packages. Spend a little time reading about the options before making your purchase. Some doorbells interface with Amazon Alexa, some with Google Nest, and others have their own system. Choosing wisely will save you from starting over after making a poor initial decision. There are other cameras, floodlights, even vases, and many other devices that can expand the visibility of your system.