



The CYBER GURU



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With the sound of ringing bells in our ears and the glint of tinsel in our eyes, it is no surprise that being distracted while shopping both online and in-store can leave us vulnerable to exposing our personal and financial data to those who want to play the role of Grinch. I'd like to share some simple techniques to help you keep the ho-ho-ho in this holiday season.

The number one trick to staying safe while shopping either online or in your favorite mall is to be constantly vigilant. However, as that simply isn't reality, I'm going to provide sensible and practical suggestions on how to keep your financial data secure.

When on the go in the so-called brick-and-mortar world, we're pretty good about being mindful of the physical security of our belongings. Keeping zippers zipped, storing wallets in front pockets when in a bustling crowd, and not flashing our dollar bills. However, when searching for the best Black Friday, Cyber Monday or totally-forgot-last-minute sales, we may not always be as watchful.

Tip 1: Always look for the "S": Vong provides an excellent technical article this month on why using websites that have "https" versus "http" as their web address is critical. To keep things simple, it means that nobody can eavesdrop on what you are buying. The exchange of goods and payment are as secure as if you and the cashier are alone in a bank vault.

Tip 2: Use PayPal and/or credit cards: The reality is that sometimes what seems too good really isn't true, as Ed relays in his article. Just like you can find a knock-off Guchi bag in NYC, you can find it online. If that is your goal, then go for it. But if you purchased the real deal and ended up with a dud, you're going to want to get your money back. That is where purchasing items online using PayPal and/or credit cards comes in handy. The process to report fraudulent activity and to request a refund is often an easier and shorter than it would be if you used a debit card.

Tip 3: Read the reviews: More than once, I have wished that Yelp, Google, Amazon and other resources were available for making purchase decisions in my youth. These and more are wonderful places to find out what other verified buyers really think about the product that has caught your eye. By reading both the good and bad comments, you can make a more informed decision. Be mindful, however, that there are instances where vendors compensate individuals to encourage them to write glowing reviews. As such, be sure to also review the vendor on the [Better Business Bureau's website](#).

Security is everyone's responsibility.

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