

Welcome to Shopping and Security on the Internet



Presented by
Sharper Training Solutions, Inc.



Contact

Email:

info@stsico.com

Website:

www.stsico.com

Manuals:

www.stsico.com/books - click manuals to see list of training materials for each class.

Today's Agenda

1. Computer Safety

Firewall, Antivirus, Malware, VPN

2. Shopping Safety –

Secure Websites: the lock

Passwords

2 Factor Authentication

PayPal

3. Theft Protection –

Credit Reports

3rd party Identity Theft Companies



IS YOUR COMPUTER SECURE?

- Firewall
 - Virus Protection
 - Malware Protection
 - Virtual Private Network
- 



What is a Firewall?

- Part of a computer system or network that is designed to block unauthorized access.
- Software or hardware that checks information coming from the Internet or a network. It's like locking the front door to your house.
- A firewall isn't the same as an antivirus program. To help protect your computer, you need both a firewall and antivirus (most antivirus programs include firewalls)

Virus Protection

What is Virus protection: software designed to prevent viruses, worms and trojan horses from getting onto a computer as well as remove any malicious software code.

- Popular: Norton, McAfee, Trendmicro, Webroot, Bitdefender
- Keep Virus Protection Software updated
- Recommend turning on Automatic Updates
- Use care in downloading from emails and websites
- Run periodic virus scans – can set a schedule

What is Malware?

General term used for all types of Malicious Software:

- Spyware - transmits personally identifiable information
- Adware - monitors surfing to deliver tailored advertising
- Viruses, Scareware, Crimeware etc

Best Free Malware Software: Malware Bytes,
Bitdefender, AVG



Malware Noticeable Effects

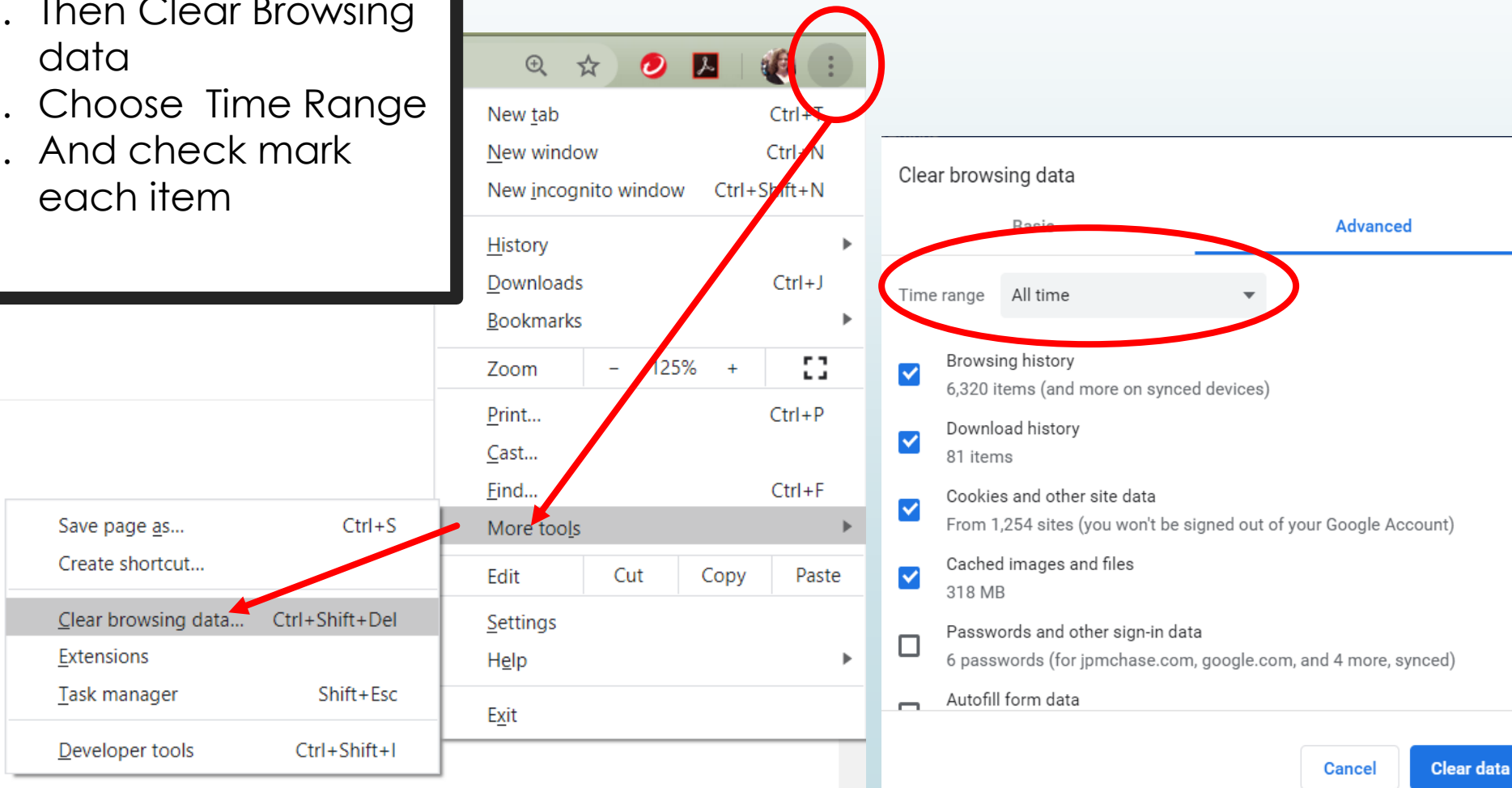
- New Toolbars in your Browser
- Browser Crashes
- Internet Home Page Changes
- Silent Trackers – No Noticeable Effects

Cookies

1. Cookies are small pieces of data sent from a website and stored on the user's [web browser](#) while the user is browsing.
2. Cookies are designed to be a reliable mechanism for websites to remember information - such as items added in the shopping cart, pieces of information the user previously entered into form fields such as names, addresses, passwords, and credit card numbers.
3. Great for speed but also keeps information in the computer – taking up space.
4. Cookies Cannot :
 - contain viruses
 - access or read your hard drive
 - access you personal information (such as an email address)
 - send emails or control any functions on your computer















REMOVING COOKIES

1. On top Right click 3 dot ellipsis's
2. Click More
3. Then Clear Browsing data
4. Choose Time Range
5. And check mark each item



VPN - Virtual Private Network

- A VPN, or virtual private network, is one of the smartest ways to protect your privacy online and maintain your data security
- A VPN allows you to create a secure connection to another network over the Internet. VPNs can shield your browsing activity from prying eyes on public Wi-Fi
- A **VPN** is a secure tunnel between two or more devices. **VPNs** are used to protect private web traffic from snooping and interference.
- More information : <https://tinyurl.com/y9zfny94>

Product	NordVPN	Private Internet Access VPN	IPVanish VPN	CyberGhost VPN	TunnelBear VPN	TorGuard VPN	Golden Frog VyprVPN
							
Lowest Price	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT	SEE IT
Editors' Rating	 EDITORS' CHOICE	 EDITORS' CHOICE			 EDITORS' CHOICE		
Best For	General Users	Power Users	General Users	General users	First-Time Users	Speedy BitTorrenting	General Users
Supported Client Software	Android, Chrome, Firefox, iOS, Linux, macOS, Windows	Android, Chrome, iOS, Linux, macOS, Windows	Android, ChromeOS, iOS, Linux, macOS, Windows	Android, iOS, Linux, macOS, Windows	Android, Chrome, iOS, macOS, Opera, Windows	Android, iOS, Linux, macOS, Windows	Android, iOS, macOS, Windows
Allows 5+ Simultaneous Connections	✓	✓	✓	✓	✓	✓	—
500+ Servers	✓	✓	✓	✓	✓	✓	✓
Geographically Diverse Servers	✓	✓	✓	✓	—	✓	✓

VPN Review <https://tinyurl.com/ydxa3bpy>



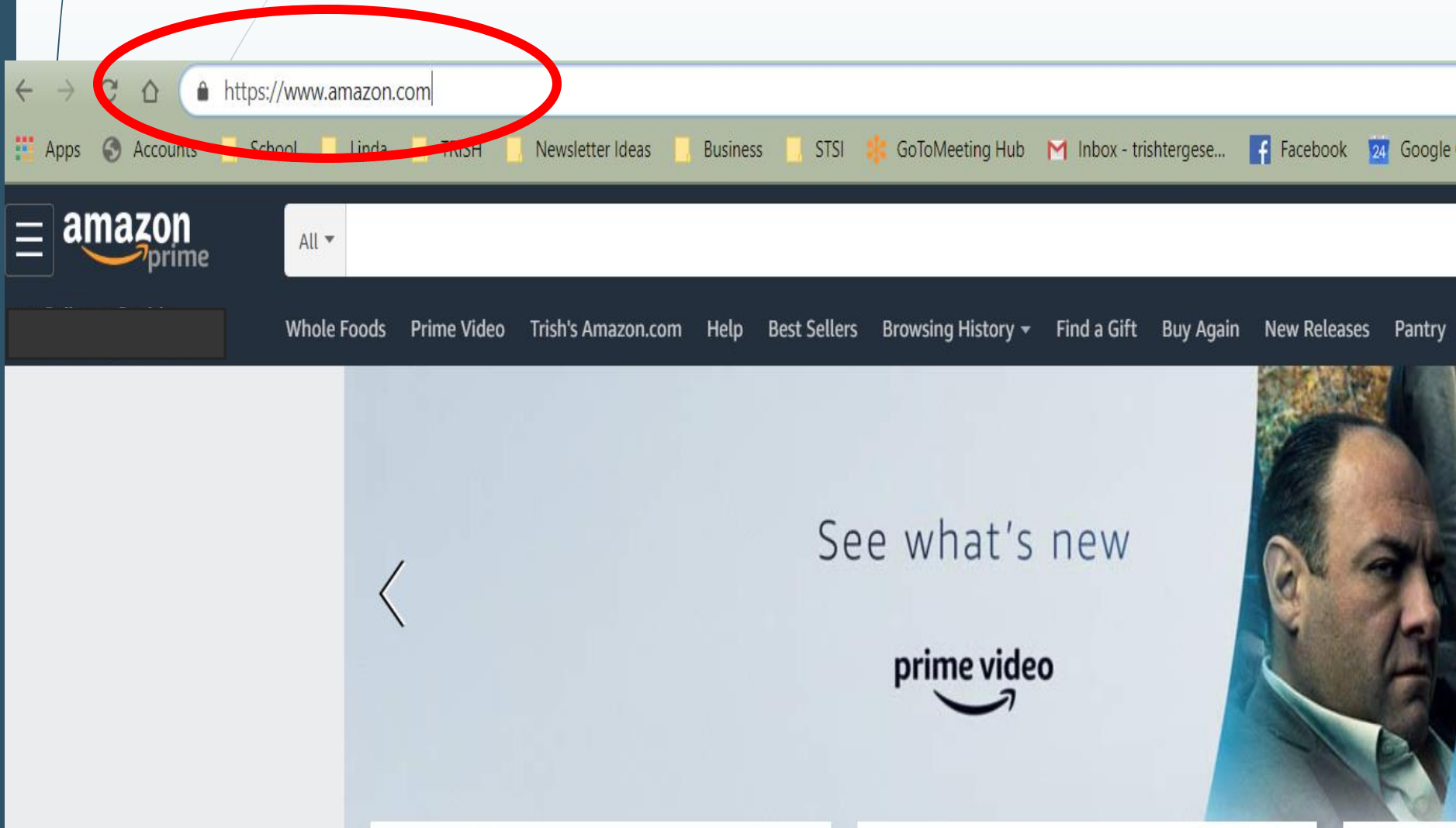
Are Shopping Websites Secure?



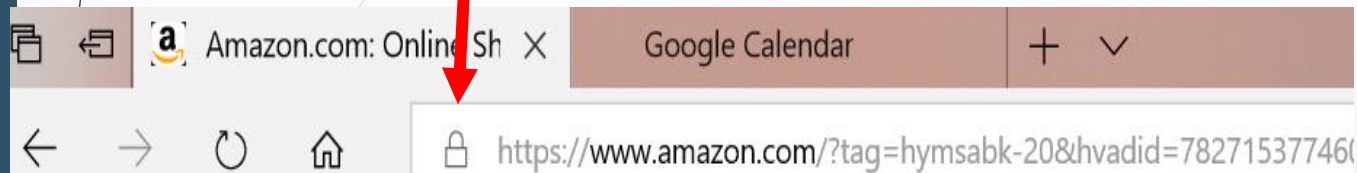
Shopping Website - Secure Connection

- Anytime a web page asks you for sensitive information, you need to be able to identify if the page is secure or not.
- http is not secure – look for http**S** (S = SECURE)
- Secure Sockets Layer = SSL
- Certificates and/or Security Symbol

Security Symbol on Internet pages (Chrome, Edge, Safari)



Secure Certificates



Website identification

VeriSign

has identified this site as

www.amazon.com

Seattle, Washington

Your connection to the server is encrypted.

[View certificate](#)

[Should I trust this site?](#)

Website permissions

You haven't set any permissions for this site yet.

[Allow Adobe Flash](#)

Right Click
on Lock
Symbol

Left Click
on Certificate

Shopping Seal of Approval

- Websites can put these seals on their sites if they abide by a set of rigorous standards—such as how personal information can be used.

LOOK FOR : Better Business Bureau Seal

<https://www.bbb.org/en/us>



- Make sure to click on the seal to confirm they link to the organization that created them. Some unscrupulous merchants will put these logos on their sites without permission.



Hoax/Scam Website Warning Signs

Don't rely on a professional look

- Text includes capital letters, exclamation points, misspellings, grammatical errors
- Improbable delivery times
- Payment in cash or check only
- Pressure for consumer to act/buy immediately



PASSWORDS

- A strong password consists of at least eight characters (the more characters, the stronger the password)
- Passwords are typically case-sensitive, so a strong password contains letters in both uppercase and lowercase
- Strong Passwords contain a combination of letters, numbers and symbols (@, #, \$, %, etc.)

2-Factor Authentication

2-Factor authentication is an extra layer of security added to your account to prevent someone from logging in, even if **they** have your password. Along with a strong password – we encourage you to use 2-Factor authentication when available.

1. For each account you use (specifically for shopping) – check the settings to see if 2-Factor authentication is available.
2. Add your *cell phone number* or an ALTERNATE email address to your account. Your phone's texting app or email will now be used during the log in process.
3. When you log in to your account, you will receive a text/email with a numeric code – this is the secondary step – before you can log in to the account you will need to confirm the code.
4. If someone tries to login to your account they will not have access to the numeric code. If you receive a text/email for the code and you were not logging in, then someone may be trying to get into your account. CHANGE YOUR PASSWORD ASAP

How to Pay securely Online

- CREDIT CARD - protected by the Fair Credit Billing Act – many Credit card companies insure purchases
 - NOTE: if you'd rather use a Debit card – we recommend a separate dedicated debit card used only for shopping.
- PAYPAL - acts like a digital wallet where you can securely store all your payment options – Paypal is free for buyers.

Use Credit Card and Pay Pal
= EXTRA SECURE

PAYPAL – What is it?

Online payments system that supports online money transfers and serves as an electronic alternative to traditional paper methods like checks and money orders

Benefits:

1. Using PayPal is free for the buyer
2. PayPal offers Purchase protection
3. PayPal will pay for shipping on returns
4. PayPal monitors for suspicious activity 24/7
5. Using PayPal does not affect your credit card rewards (if the card is linked to your PayPal)

We also suggest:

- Check Website for: refund policy, shipping & handling, product/service guarantees
- Check on the website's reliability with outside organizations such as BBB and Consumer Reports
- Print hard copies of your online purchases
- Print the “address” and order information and product description



Useful Websites





Product Reviews and Resources

- Better Business Bureau
- Federal Consumer Information Center
- Consumer.gov
- Epinions – Consumer Reviews
- Consumer World

- Tech reviews: PC Magazine, Cnet




Coupon Websites

- ➡ Retailmenot.com
- ➡ Rakuten.com(ebates.com)
- ➡ Coupon.com
- ➡ Smartsource.com



Online Auction Sites

- ➡ Ebay
 - ➡ Amazon
 - ➡ DealDash
- 



Identity Theft Protection



Resources:

Federal Trade Commission:

www.consumer.ftc.gov/topics/identity-theft

Free Personal Recovery Plans from the government

www.consumer.gov/idtheft -

www.fraud.org

Online Theft Protection Companies:

Federal Trade Commission - Many companies refer to their services as *identity theft protection services*.

In fact, no service can protect you from having your personal information stolen. These companies offer monitoring and recovery services.

Monitoring services watch for signs that an identity thief may be using your personal information.

Recovery services help you deal with the effects of identity theft after it happens.

FTC: <https://www.consumer.ftc.gov/articles/0235-identity-theft-protection-services>



Monitoring Services:

- **Credit monitoring:** tracks activity on your credit reports at one, two, or all three of the major credit reporting agencies (CRAs) — Equifax, Experian, and TransUnion.
- **Identity monitoring** alerts you when your personal information — like your bank account information or Social Security, driver's license, passport, or medical ID number



Identity Theft Protection Companies

3rd Party Companies monitor your files with at least one of the major credit-reporting agencies. They watch the "dark web" and other areas of criminal activity for mention of your name, Social Security number, and credit-card and bank-account numbers.

However, they charge a monthly fee, make sure to compare services offered

Top rated:

Identity Force

Lifelock

Identity Guard

FREEZE YOUR CREDIT

A **credit freeze** is a great way to protect yourself from identity thieves because it is **Guaranteed By Law**.

You should freeze your credit with each of the major credit bureaus:

Equifax: 1-800-349-9960

Transunion: 1-888-909-8872

Experian: 1-888-397-3742

- Freezing credit is **FREE**
- **A credit freeze** only pertains to new **credit** applications. This means **that** you **can** still **use your** existing **credit** cards to make purchases during **a credit freeze**.
- Some credit cards also allow you to freeze your credit accounts **check with your individual credit card companies*



Summary

- Computer Antivirus Protection
- Only Shop on Secure Websites
- Strong Passwords
- Use Credit Card and Paypal
- Use Secure Wifi
- Monitor your Credit

****Always check your bank statements****