

Holidays Are Great for Giving, Just Don't Give Too Much



Source - "To Catch a Thief," Paramount Pictures

"Why did I take up stealing? To live better, to own things I couldn't afford, to acquire this good taste that you now enjoy and which I should be very reluctant to give up." – **John Robie, "To Catch a Thief," Paramount Pictures, 1955**

It's amazing how many helpful people there are in the world.

Over the past two months, I've had individuals from around the globe:

- Give me hints on how I can lose weight, clean my colon, earn more money from home, protect my family
- Find spectacular price savings for gifts family members absolutely want
- Volunteer links for my smartphone that will make holiday shopping a breeze
- Sending requests to double check my orders - Amazon look-alikes
- Offer my company low-cost manufacturing
- Encourage me to ensure the recent charges were legitimate

The holiday season brings out the best and the worst in people. This year, the thieves were even better--their offers were almost irresistible and their alerts/links much more realistic looking.

Some folks just like hitting the stores, especially now that they have so much instant information with their mobile devices. Others prefer the speed, comfort and convenience of finding exactly what they want online.

An estimated 151 million folks crammed into stores with their smartphones in hand to purchase an average of \$300 worth of stuff and rack up an estimated \$10.4B in sales, according to ShopperTrak.

More than 103M folks sat at their computers/tablets/phones to produce more than \$3B in sales in the U.S.

As prepared as they were for the online onslaught, a number of sites were still crippled this year and folks experienced long virtual lines at checkout.

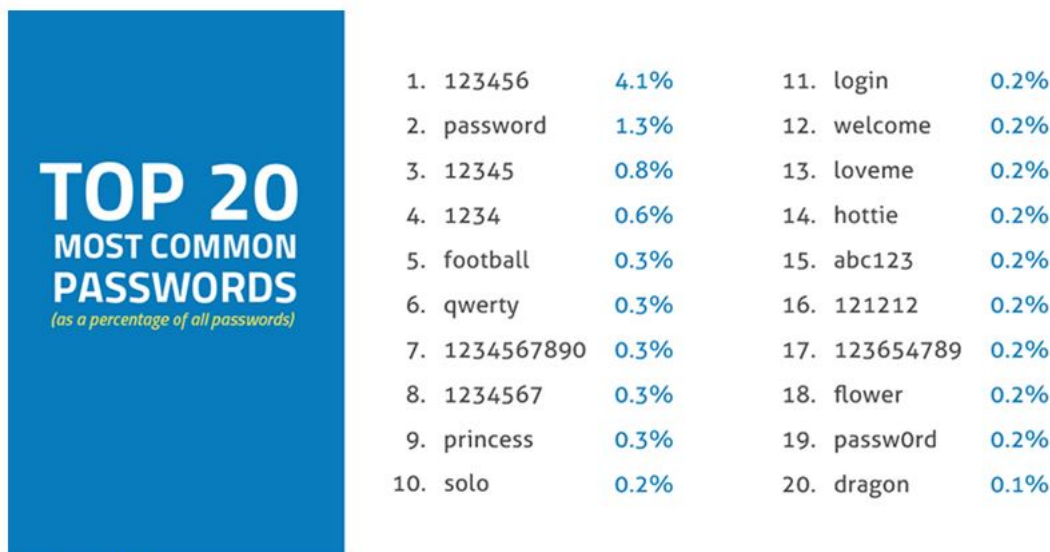
My only question is, how many people lost their personal information and don't even know it ... yet?

It's not that security folks didn't warn them.

Every year they recycle the same warning:

- Use strong passwords with combination of upper-lower case characters, numbers, symbols
- Use different passwords for different devices, different websites, different apps

And every year, folks blow off the warnings



Source – Skyhigh

Not Much Changes – The best passwords are used by way too many people. Every year, Skyhigh Networks and others go online to see how many folks take the easy way out when it comes to getting online and protecting their stuff; and every year, the same passwords rise to the top.

People don't use strong passwords because they're tough to remember. So bad guys/gals don't have to steal your password, they can simply guess it or use their own computer to create combinations until ... **BAM!**

Then they'll use it or sell it on the Darknet.

Skyhigh found that 10.3 percent of the people online used the 20 most popular passwords. Which means (follow me on this) in less than 20 tries, a person can log in to about one out of 10 accounts.

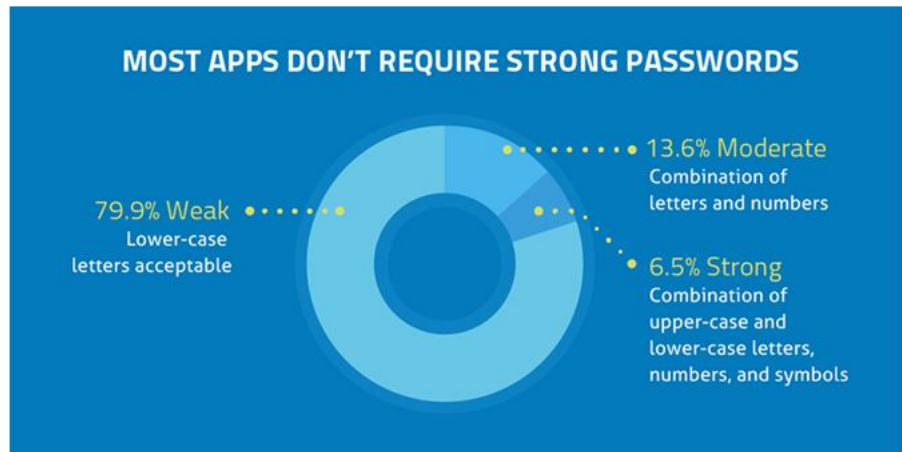
Life is just too easy.

But ... you're right; the password is easy to remember.

Or, you're more cautious so you recycle that really robust password across multiple sites so one slip and suddenly your world is exposed.

A study from the University of Cambridge found that 30 percent of users reuse passwords in multiple places.

On the other hand, a study of websites by Skyhigh found most (79.9 percent) let folks get by with weak passwords and only 6.5 percent required strong passwords.



Source – Skyhigh

Because of You – When websites and apps try to “encourage you” to do the right thing and beef up all of your passwords, they find you simply click away and that hurts. Since you won’t do what’s good for you, they are looking for easy-to-use options.

Skyhigh defines moderately strong passwords as those with characters and numbers.

Yeah but?

Well, consider the fact that you use on the average of 28 different cloud services a day – more during the holiday shopping frenzy.

During this buying season you also upload harmless personal information – address, phone number, card info.

To help remember all these complex, unique passwords, some folks used password vaults like LastPass; but that’s not real bulletproof because yep, they were hacked.

Obviously, that means that sooner rather than later we’re going to have to shift to multi-factor authentication. This means you enter your username and password but to complete it you have to enter a code that’s been sent to your smartphone. That’s a lot of extra work which is probably why only 15.4 percent of today’s cloud services support it and most don’t make it mandatory.

Some online outlets are toying with the idea of doing what your bank or credit card companies do. If something looks a little weird they decline the transaction and you have to call in and give them additional verbal information.

I rather like that when I’m out of the country and have forgotten to tell them I was going to be away.

Credit card issuers also suggest you sign up for transaction alerts that will send you a text message for all transactions over a certain amount.

This time of year, the hucksters, hackers, fraudsters are online in force.

Remember those irresistible offers from Amazon and favorite sites?



Image – Warner Bros.

***Guess Who** – People make it way too easy for hackers and fraudsters to tap into folks' devices so they can look around to find all of the neat, interesting and profitable (for them) information. Maybe if Jack came on the screen, you'd change your ways.*

We resisted, but a lot of folks didn't and **BAM!** the hackers got all the information they wanted/needed to make your life miserable.

The best thing you can do from now on is avoid strange websites and those with questionable reputations. Then make certain your browser, plug-ins and OS are up-to-date. And don't let ads play automatically.

Of course, if you avoided online shopping, you probably took your smartphone with you to the store(s) and bought from "real" people.

And you used their free WiFi to check the prices around town and the internet to make certain you got a real deal. While you were at it, you also looked at all the reviews to make certain it was a smart buy.



Source – BrandingBrand

***Store Connection** – Even when people shop in stores, their mobile device is at the ready to make certain it's a quality product that people found useful/helpful and that they were getting absolutely the best price possible.*

The only problem is the head of the National Cyber Security Alliance said open WiFi is probably the least secure place you can find!

Ne'er-do-wells are just cruising the store's connections, looking for ways they can grab your personal information and your credit card data.

And if you think that's bad, you sure as hell don't want to use those connections to check bank account information ... **DUH!**

Of course, now that you're using a phablet or tablet to do your in-store research and even showroom buying, you have to make certain you don't show the screen where anyone can read your info. You like the screen because it's easier to read ... even from some distance.

It's no wonder the Traveler's Consumer Risk Index found people are more worried about their cyber security than they are an earthquake, hurricane, tornado or distracted drivers.



Source – Travelers

A Little Worried – It turns out you're less worried about food poisoning, an accident on the road or a natural disaster than having folks hack, whack and otherwise mess up your online persona. The threat is real and you should take every step to protect your devices and your online connections.

They reported nearly 66 percent of folks say their financial well-being and security is their top concern. That was followed by privacy/identity theft (60 percent), cyber risks (57 percent), and then personal safety (51 percent).

No one is really immune.

Hell, even Hacking Team, the folks that make surveillance software for governments to spy on each other, was hacked and the hackers left with 400 GB of source code, emails, and internal company documents.

Who said there isn't a Santa Claus?

I know it sounds dangerous out there and it sorta', kinda' is, but being Scrooge or hiding under a rock isn't the solution. Instead, be cautious and yes, a little paranoid – check your accounts (not in the store!) to make certain there isn't any activity you can't account for.



Source - "To Catch a Thief," Paramount Pictures

And just know you're not in the same position as John Robie, "*You don't have to spend every day of your life proving your honesty, but I do.*"

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