

JEFFERSON COUNTY



LIBRARY
DISTRICT

Financial Safety
Online

Upcoming Classes

Date: Tuesday, November 7

Time: 3:00 – 4:00 pm

In-Person and Online Tech Tuesday Class: iPhone Basics (Part 2)

This session will expand on the August 1st iPhone basics class. Participants will learn about swiping and using the control center, explore email and camera features, and more.

Date: Tuesday, November 14

Time: 3:00 – 4:00 pm

In-Person and Online Tech Tuesday Class: Google Services

Did you know your Gmail account lets you access Google services such as Google Drive, Google Docs, Google Calendar, YouTube, and much more? Join us for a brief introduction to many of the extra features you get when you sign up for a Gmail account.

For all of Jefferson County Library's events go to:

<https://jclibrary.librarymarket.com/>



In this class we will...

- ...review general cybersecurity practices.
- ...discuss financial practices using cards.
- ...discuss payment services and digital wallets.



Vocabulary

- Secure and unsecure networks
- Payment services
- Digital wallet
- Near field communications (NFC)




Discussion

What does online financial safety mean to you?

IceBreaker - Scam of the Week



Aurora Police Dept 
@AuroraPD

SCAM ALERT  APD's Economic Crimes Unit warns the public of a scam involving contactless payment processes at gas stations.

Scammers are drilling holes in contactless payment screens (pictured below) and damaging the contactless option. This forces customers to swipe their card for payment.

Thieves are placing skimming devices on these damaged machines and stealing card information.

If you notice a hole drilled into a contactless payment screen, please notify gas station employees. The pumps should be shut down and inspected for a skimmer.

Officers from APD's ECU can come out and inspect these pumps if you believe someone has tampered with it.

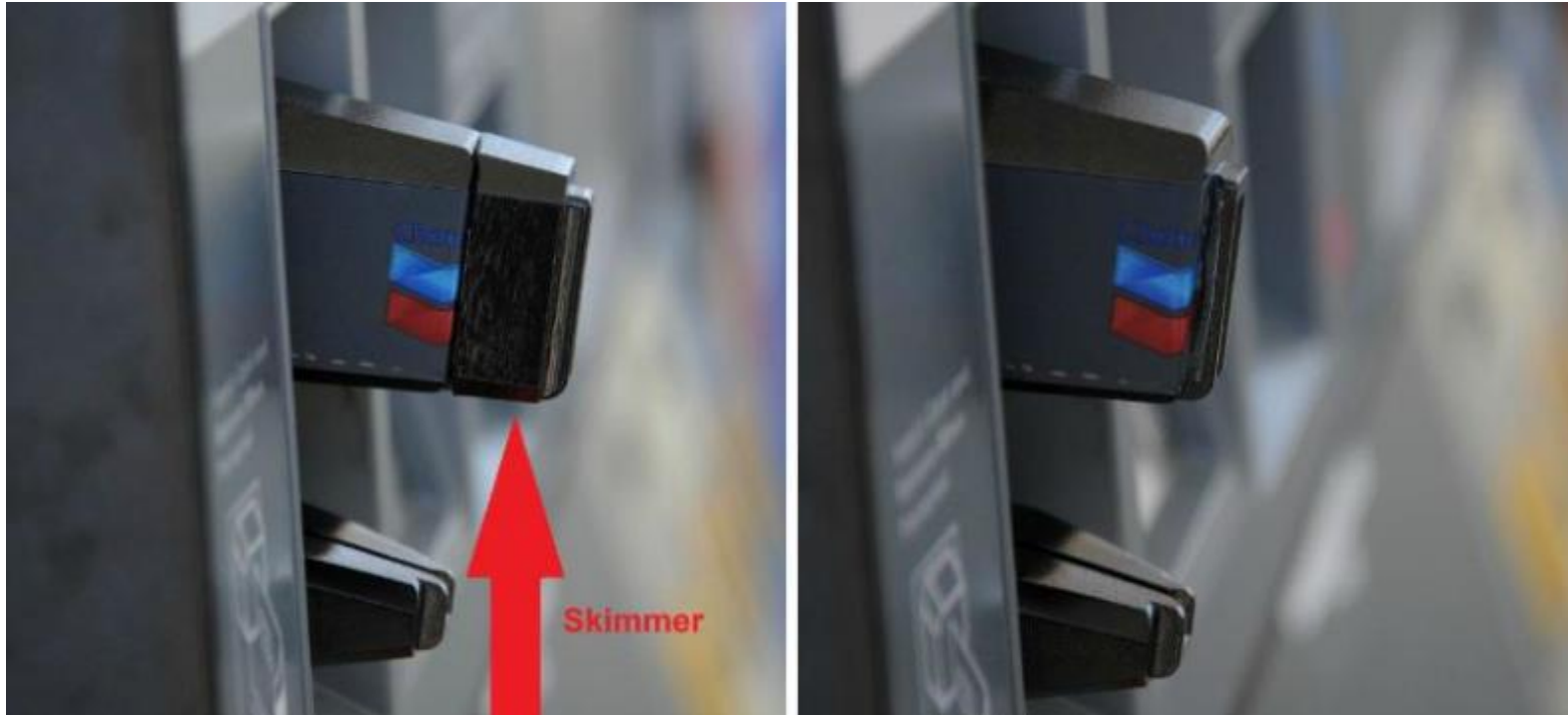
#ScamAlert #SaferAurora



Source: Twitter

<https://blog.knowbe4.com/contactless-payment-scams>

Credit Card Skimmers



- Look at the card reader itself. Does it look different?
- If you use a debit card at the pump, run it as a credit card instead of entering a PIN.

General safety practices

1. Password protect your devices.
2. Avoid using public Wi-Fi.
3. Only use secure websites.
4. Use strong, unique passwords or passphrases.
5. Enable multi-factor authentication.
6. Use a password manager.
7. Think before you click.
8. Sign up for bank alerts
9. Log out of accounts when finished.

Unsecure vs. secure networks

An **unsecured** or **open** network can be connected to without any type of security feature like a password or login.

A **secured** network usually requires a user to agree to terms and conditions, register an account, or type in a password before connecting to the network.

Example – JCLGuest is an unsecured or open network.



Secure vs. Unsecure Websites

A secure website's web address will begin with "**https**" and/or feature a padlock icon.

Example = <https://www.amazon.com>

Example =  [amazon.com](https://www.amazon.com)

Financial Safety Practices

1. Do not store your debit or credit card information online.
2. Use one card for online purchases, one for real-life.
3. Use credit cards, pre-paid card, or gift cards.
4. Use a digital wallet - Apple Pay, Samsung Pay, Google Pay
5. Payment services - Paypal and Venmo
6. Enable bank alerts

Credit vs. Debit Cards

If you use an app that charges your credit or debit card when you buy something, these legal protections apply if there's an unauthorized charge:

Credit card = up to \$50

Debit Card = up to \$50, if you report the loss or theft to the card issuer within **two business days** after you learn about it

Up to \$500, if you report the loss or theft to the card issuer **after two business days, but less than 60 days** after the statement that shows the problem is sent to you

All charges, if you report the loss or theft to the card issuer more than 60 days after the statement that shows the problem is sent to you

<https://consumer.ftc.gov/articles/using-shopping-app>



Payment Services - Paypal

PayPal is a method for selling and buying things online and transferring money to friends and family for free, without requiring that you share financial information.

Paypal transactions happen on web pages with Secure Sockets Layer encryption, a tool used by many other financial services providers. The company also has anti-fraud technology and monitoring services that operate 24/7.

PayPal's purchase protection policy guarantees you a full refund on orders that never arrive, are significantly different from what you ordered or were not made by you.

<https://www.nerdwallet.com/article/banking/what-is-paypal>



Payment Services - Paypal

Paypal allows users to make purchases or transfer money domestically using a bank account or Paypal balance for free.

Paypal transactions are encrypted and the company has anti-fraud technology and 24/7 monitoring services.

<https://www.nerdwallet.com/article/banking/what-is-paypal>

Recent activity



1ST SECURITY BANK OF WA...

Oct 9 · Transfer from Bank - Estimated arrival: 10/13/23



TracFone Wireless, INC

Oct 6 · Automatic Payment



Interest payment

Sep 30 · Added to General Savings Account for the user



JEFFERSON HEALTH MYCHA

Sep 29 · Payment - PayPal Debit Mastercard x-6322



Amagicom AB

Sep 28 · Payment

Payment Services - Venmo

Venmo lets you send money to and request money from anyone who has a Venmo account.

Venmo can also be used for web purchases with a Venmo payment button similar to PayPal's.

Privacy issues:

Transaction history is set to public by default.

Contact lists may be visible to others using Venmo.

Note: Always check a companies' data privacy policies and settings for Privacy controls.

<https://mashable.com/article/venmo-cash-app-paypal-data-privacy>

<https://tinyurl.com/NYTVenmo>



Mobile Wallets

Includes services such as Apple, Samsung, and Google Pay.

These use **Near Field Communications (NFC)** technology. NFC is an industry-standard, contactless technology that's designed to work only across short distances.

When making a payment, account information is not shared with the vendor.

Apple Pay



- Each transaction requires authentication.
- Card numbers are not stored on Apple devices, servers, or shared with vendors.
- Uses device-specific number and unique transaction codes.
- If lost or stolen, you can suspend or permanently remove the ability to pay from the device.

Google Pay

- Creates a unique virtual account number instead of saving your physical card number.
- Physical card numbers are not shared with retailers.
- Generally requires the user to unlock their phone.
- Your device can be locked or erased if lost or stolen.

Samsung Pay

- Requires authentication.
- Creates a randomized set of numbers to be used for each transaction.
- If phone is lost or stolen, it can be remotely locked or erased.
* - must have Find My Mobile enabled.
- Transactions are covered by individual bank's fraud protection.

Resources

Online Banking Security: How To Protect Your Online Banking Information -

<https://www.forbes.com/advisor/banking/how-to-protect-your-online-banking-information/>

Online Banking Safety tips - <https://dfi.wa.gov/financial-education/information/banking-safely>

10 Cybersecurity tips for online shopping - <https://www.safewise.com/blog/10-cybersecurity-tips-for-online-shopping/>

Using a Shopping App - <https://consumer.ftc.gov/articles/using-shopping-app>

Debit vs. Credit cards - <https://www.nerdwallet.com/article/credit-cards/credit-card-vs-debit-card-safer-online-purchases>

Mobile Wallets - <https://www.nerdwallet.com/article/credit-cards/mobile-payments-roundup>

Cryptocurrency - <https://www.nerdwallet.com/article/investing/cryptocurrency>

JEFFERSON COUNTY



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Upcoming classes

Keeping Family Members Safe

Date: Friday, October 20

Time: 2:30 – 4:00 pm

Join us to learn how to speak with children and adults about online safety. We'll also be joined with special guest, Heather Freund, General Crime Advocate from the Dove House.

