

Click Smart

Your Non-Technical Guide to Safe Online Shopping

Book Links

How to verify charity information:

- Charity Navigator: <https://www.charitynavigator.org/>
- CharityWatch: <https://www.charitywatch.org/>
- Guidestar: <https://www.guidestar.org/>
- GiveWell: <https://www.givewell.org/>

How to report scams to major retailers:

- OnlineAbuse@walmart.com
- Abuse@target.com or you can use the link at <https://security.target.com>
- Stop-spoofing@amazon.com
- Spoof@bestbuy.com

- **United States:** Individuals can report phishing emails to the Anti-Phishing Working Group at <https://apwg.org/reportphishing> or the FTC at <https://reportfraud.ftc.gov>

- **Canada:** The Canadian Anti-Fraud Centre (CAFC) is the central agency in Canada that collects information and criminal intelligence on fraud and cybercrime, including phishing attempts <https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm>

- **United Kingdom:** The National Cyber Security Centre (NCSC) provides a service for reporting phishing attempts. <https://www.ncsc.gov.uk/collection/phishing-scams/report-scam-email>

- **Australia:** Scamwatch, run by the Australian Competition and Consumer Commission (ACCC), allows individuals to report phishing scams.
<https://www.scamwatch.gov.au/report-a-scam>

Tools to check URLs

The following free sites take a URL you enter and check it for potential security threats using multiple databases of known phishing and malware sites.

- [VirusTotal](#)
- [URLVoid](#)
- [Sucuri SiteCheck](#)

[Screenshotmachine.com](#) can take a screenshot of a website without you having to visit it. This can give you a visual clue about the site's content without exposing your system to potential harm.

Password Managers

When choosing a password manager app, it is crucial to prioritize security and ease of use. Here are a few of the popular password managers:

- [1Password](#) is a comprehensive password manager with a user-friendly interface, strong security features, and cross-platform compatibility. It's mainly known for its robust encryption, Watchtower feature for identifying weak passwords, and Travel Mode for temporarily hiding sensitive information.
- [Bitwarden](#) is a highly secure and open-source password manager that prioritizes privacy and transparency. It offers a feature-rich free plan and affordable premium plans with additional storage and security features.
- [Dashlane](#) is known for its sleek design, ease of use, and emphasis on password automation. It offers automatic password filling, password generation, and secure password sharing.
- [NordPass](#) is a user-friendly password manager from NordVPN. It offers a simple interface, strong security features, and integration with NordVPN for added protection.

Privacy Browsers

Privacy-focused browsers and tools can provide an extra layer of protection by limiting data collected by websites and by blocking trackers. Options like [Mozilla Firefox](#), [Brave](#), or [DuckDuckGo](#) prioritize user privacy and security. Additionally, browser extensions, such as [Privacy Badger](#) and [HTTPS Everywhere](#), can enhance your browsing privacy by blocking tracking cookies and forcing encrypted connections.

QR Codes

Instead of using the default camera app, consider using a dedicated QR code scanner app. These apps often provide additional security features and can warn you about potentially harmful codes. You can use this: [Lionic Secure QR Code Scanner](#).

Antivirus software

Make sure the software is effective. Look for consistently high scores in independent tests by the following companies.

- [AV-TEST](#)
- [AV-Comparatives](#)

Below are some of the popular antivirus programs with strong points. My site has a comprehensive comparison list of antivirus software at <https://tulliotechgroup.com/books>.

- [McAfee](#) offers a comprehensive security solution that includes a personal firewall, identity theft protection, and cross-device compatibility. It is renowned for its WebAdvisor tool, which helps users navigate the web safely.
- [Bitdefender](#) features advanced threat defense technologies, including multi-layer ransomware protection and network threat prevention. It stands out for its Autopilot mode, which makes security recommendations based on your system's needs and usage.
- [Norton](#) is known for high malware detection rates, smart firewall capabilities, and no-logs VPN
- [ESET](#) is distinguished by its light system impact and high detection precision and unique offerings that protect against deeply rooted malware.
- [PC Matic](#) utilizes a whitelisting approach to block all but approved programs, emphasizing a proactive defense mechanism. It is known for its focus on American-made software and support.

End of Life

You can use this website <https://endoflife.date/> to check when your software and hardware will no longer be supported.

Backups

- [iDrive](#): Online and local backup in the same job, Supports multiple PCs and devices on the same account
- [Carbonite](#): Automatically selects most important files, Integrates with Windows Explorer, Unlimited data
- [Livedrive](#): Flawless setup and client interface, Good performance, Syncing briefcase
- [Internxt](#): Online storage, sync, and backup, Affordable lifetime plans, Extremely secure and private
- [Arq Backup](#): Super-clean interface and setup, Affordable online storage, Supports a wide variety of third-party online storage services
- [Sync](#): 5GB free account, Browser interface and local apps, Syncs across devices, Vault for non-distributed backup

VPN Software

VPN software is available from several companies, and some antivirus software includes VPNs. These are among the current top VPNs available:

- [NordVPN](#): Best overall
- [TunnelBear](#): TunnelBear is part of McAfee and is considered best for beginners
- [hide.me](#): An independent company that boasts the fastest VPN speeds

Free Annual Credit Report

You should also regularly check your credit report for accounts you don't recognize. You're entitled to a free report from each of the three major credit bureaus in the U.S. each year, and you can request one here: <https://www.annualcreditreport.com>.

Identity Theft

Identity theft protection services, like [LifeLock](#) and [Aura](#), offer various features, such as credit monitoring, identity monitoring, and resolution assistance.

Credit Freeze

To set up a credit freeze, contact each bureau. The easiest method is to do this online, which only takes a few minutes.

- Equifax <https://www.equifax.com/personal/credit-report-services/credit-freeze/>
- Experian <https://www.experian.com/freeze/center.html>
- TransUnion <https://www.transunion.com/credit-freeze>

Staying Informed

Staying up to date on cybersecurity is crucial in today's digital age, as the landscape of online threats evolves rapidly. Plenty of sites provide cybersecurity information without overwhelming you with technical information. Browse them all, or pick a favorite.

- <https://facebook.com/tulliotechgroup> This is my Facebook page, where I post the latest information on scams, breaches, and other cybersecurity concerns.
- <https://www.bbb.org/all/scamstudies> You can read information on scams and sign up for their scam alerts.
- <https://www.rd.com/technology/internet/> Reader's Digest's blog on all things internet
- <https://www.pcworld.com/security> PC Worlds articles on Security
- <https://www.cnet.com/topics/security/> CNET on digital privacy, data theft, cyber conflict, and more.
- <https://www.sans.org/newsletters/ouch/> SANS is a global leader in cybersecurity training, and this is their security awareness newsletter.
- <https://roseadvocacy.org> the Resources Outreach to Safeguard the Elderly (R.O.S.E.) page with scam information

Vendor Blogs

- <https://lifelock.norton.com/learn>
- <https://nordvpn.com/blog/>
- <https://www.mcafee.com/blogs/>
- <https://www.aura.com/digital-security-101>

Reporting a Scam

Report your issue to the following agencies based on the nature of the scam:

- Consumers are encouraged to report scams to their local police department or sheriff's office, especially if they lose money or property or have their identity compromised.
- Contact the Federal Trade Commission (FTC) at 1-877-FTC-HELP (1-877-382-4357) or use the [Online Complaint Assistant](#) to report various types of fraud, including counterfeit checks, lottery or sweepstakes scams, and more.
- If someone uses your personal information to open new accounts, make purchases, or get a tax refund, report it at www.identitytheft.gov. This federal government site will also help you create your Identity Theft Report and a personal recovery plan based on your situation. Questions can be directed to 877-ID THEFT.
- Every state has a consumer protection agency. You can find your state's office at this site: <https://www.usa.gov/state-consumer>.
- Reporting to the [BBB Scam Tracker](#) can help others become aware of scams that may be circulating in your local area.

Emotional Support

[Scam Survivor Healing](#) is a resource designed to help individuals heal from the emotional impacts of being scammed.