

## THE (AVOIDABLE) NIGHTMARE BEFORE CHRISTMAS: PROTECTING YOUR DATA THIS HOLIDAY SEASON

*By Daniel S. Schneider and Christopher D. Valentino*

Wednesday, November 21, 2018



**Daniel S. Schneider**

**Contact**

949.854.7000

daniel.schneider@ndlf.com

**Practice Areas**

Business Litigation  
Construction Litigation  
Privacy & Data Security  
Real Estate Litigation



**Christopher D. Valentino**

**Contact**

949.271.7218

christopher.valentino@ndlf.com

**Practice Areas**

Business Litigation  
Construction Litigation  
Real Estate Litigation

The holiday shopping season is upon us, complete with carolers, shopping mall santas and cybercriminals. Bah Humbug! In 2018 alone, an estimated 8 in 10 Americans will shop online, presenting the perfect opportunity for cybercriminals to take advantage of unsuspecting retailers and consumers alike. While you might not be able to avoid Aunt Betty's eggnog at the family party, cyber threats can be avoided by taking just a few simple steps:

- **Vigilance is Key:** For both retailers and consumers, vigilance is encouraged throughout the year, yet particularly during the holidays. For retailers, increase efforts to double check vulnerable point-of-sale (POS) systems, company websites and train employees. For consumers, vigilance starts with making sure security software and operating systems are updated regularly.
- **Trust but Verify:** Don't be fooled by the allure of discounts from unknown websites or companies. Shop with retailers and companies that are known and trusted. When considering making a purchase from a new online company, do some research and verify that the business is legitimate.
- **Make a List and Check it Twice:** Make a habit of monitoring bank account and credit card statements to catch any unauthorized charges. If there happens to be unauthorized activity, report it immediately. Many banks allow users to set up text message alerts for every transaction over a specified amount. Taking advantage of these features will help detect unusual and potentially unauthorized activity.
- **Be Wary of Free WiFi:** Be wary of public WiFi hotspots and public computers. Logging into important accounts (e.g. banks, credit cards, work emails, etc.) on unsecure public hotspots puts sensitive information in jeopardy. If you must use a public hotspot, limit activity and never log into a sensitive account.
- **Don't be Phish Food:** Phishing scams are becoming increasingly difficult to detect. Often the difference is as subtle as a single letter. Be on the lookout for emails asking you to "confirm" payment information, especially if you have not made any recent purchases. If you receive a suspicious email, never click on an embedded link and use alternative means to verify an email's contents.
- **Passwords:** It's 2018. Stop using a single password for multiple accounts! Using a single password for multiple accounts puts your information at significant risk should any of those accounts get hacked. Instead, use unique passwords, and multi-factor authentication when available, for every online account.



NEWMAYER & DILLION LLP

Unlike the days when shoppers braved the mortal combat of Black Friday, most of us now choose to shop from the comfort and convenience of the couch. However, this comfort and convenience comes at a price. By taking the time to prioritize online security and by implementing just a few of these simple steps, the only nightmare before Christmas you will need to worry about is the time spent with the in-laws. Happy Holidays!

*Daniel Schneider is a partner in Newmeyer & Dillion's Privacy & Data Security group. Focused on advocating on behalf of clients when cyber threats inevitably happen, Dan also advises on best practices to help protect the company and mitigate future concerns. Dan can be reached at [daniel.schneider@ndlf.com](mailto:daniel.schneider@ndlf.com).*

*Christopher Valentino is an associate in Newmeyer & Dillion's Litigation group. As an analytical and multidisciplinary advocate, Chris is passionate about helping clients achieve their goals through creative and efficient problem solving. Chris can be reached at [christopher.valentino@ndlf.com](mailto:christopher.valentino@ndlf.com).*

## ABOUT NEWMAYER & DILLION LLP

For almost 35 years, Newmeyer & Dillion has delivered creative and outstanding legal solutions and trial results for a wide array of clients. With over 70 attorneys practicing in all aspects of business law, privacy & data security, employment, real estate, construction, insurance law and trial work, Newmeyer & Dillion delivers legal services tailored to meet each client's needs. Headquartered in Newport Beach, California, with offices in Walnut Creek, California and Las Vegas, Nevada, Newmeyer & Dillion attorneys are recognized by The Best Lawyers in America<sup>®</sup>, and Super Lawyers as top tier and some of the best lawyers in California, and have been given Martindale-Hubbell Peer Review's AV Preeminent<sup>®</sup> highest rating.

For additional information, call 949.854.7000 or visit [www.ndlf.com](http://www.ndlf.com).