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Vacation Mode: Tips for you and your customers

Whether you're headed to the beach or mountains, traveling by car or plane, staying local, or going abroad for an extended holiday or a weekend getaway – summer brings a variety of travel plans for you, your coworkers, and your customers. Here are some tips to keep in mind during your travels, which you can also share with your customers to help them prepare for theirs.

Tap-to-Pay Risks

Tap-to-pay is a newer technology that your organization may deploy on your cards. In addition to physical cards, mobile devices have evolved to allow customers to utilize tap-to-pay on their various devices. Though convenient for payments, it is also convenient for scammers to pickpocket digitally. Here are some tips to check before embarking on your travels and to keep in mind when you return:

- Ensure your wallet, purse, or bag has RFID protection. This will limit the ability for someone to tap your possessions to process a tap-to-pay transaction quickly.
- Ensure your devices require a passcode or biometric authentication (FaceID/Fingerprint) before processing a tapto-pay transaction. Many mobile devices require this.
- Disable the feature if you do not use tap-to-pay on your devices. Even if you do not have a card loaded on the
 device, many devices have tap-to-pay features for other transactions.

Devices Security

Mobile devices, from phones to tablets, are daily companions for us and our families, especially while traveling. These devices now contain more personal and financial information than ever before. Here are three important considerations when using your devices while traveling:

- Free Wi-Fi Isn't Always Free: Many free connections are unmanaged and unsecured. While the provider of the
 connection may not be malicious, other users on the network might be. Whenever possible, use your data or
 personal hotspot. To read more about using public Wi-Fi, see our previous publication: <u>BankOnIT ITSB October</u>
 2021
- Juice Jacking/Free Charging: Public charging stations in airports and other common waiting areas can be used by bad actors to transmit malware or access your device data. Bring your own power bank and consider carrying "charging only" cables when possible.
- **Stay Up to Date:** Bad actors often exploit the latest vulnerabilities in devices. Before traveling, take a few minutes to check for and install any available updates on your devices.