🛡️ 2025 Seasonal Cyber Threat Survival Guide, Edition 2

🚨 Cybersecurity threats **increase significantly** from November through April due to seasonal sales and tax-related activities. This guide provides practical steps to protect your personal and professional information.

This guide identifies the threat risk, what to do to minimize the risk, and how it works to protect you.

🗄️ Threat Risk	What to Do (The Rule)	⚙️ How It Works (The Mechanism)
🔒 **Banking Transactions & Secure Connections**	**Avoid public Wi-Fi** for sensitive transactions and **ensure the site uses HTTPS.**	HTTPS uses TLS (Transport Layer Security) to **encrypt data** between your browser and the server. This **prevents interception**, but fake certificates or compromised routers can still pose risks. Additional Detail: Man-in-the-middle (MITM) attacks are rare today because modern browsers **validate TLS certificates** against trusted Certificate Authorities (CAs). For an attacker to intercept traffic, they would need administrative access to install a fake root certificate or compromise your device. Without this, the browser will reject the connection.
📱 **Real-Time SMS Alerts**	**Enable SMS Notifications** for **EVERY** transaction. These alerts allow you to **detect unauthorized activity immediately** and **respond quickly** to suspicious activity.	SMS notifications are **triggered** by your bank's transaction system. Each transaction **generates an event** that **sends an encrypted message** to your carrier, reaching your phone almost instantly.
💳 **Credit Cards & Mobile Wallets**	**Add credit cards to your phone** using Apple Pay, Google Pay, or similar services. Mobile wallets **reduce the risk** of losing physical cards and provide secure, tokenized transactions. **Monitor transactions regularly** and **activate fraud alerts.** Early detection of unauthorized charges **prevents further damage**.	Mobile wallets use **tokenization**. Instead of transmitting your actual card number, they send a **unique token for each transaction**, combined with biometric authentication (fingerprint, face ID) for added security.

🚨 Stay Alert & Proactive: Your Security Depends on It

- □ If you suspect a breach, **act immediately**.
- □ Always follow **layered security practices**.