*TC/PC Exists to Facilitate and Encourage the Cooperative Exchange of PC Knowledge and Information Across All Levels of Experience*

## May 2025

# General Meeting[4]
**Tuesday, May 13, 2025**

**7:00 PM**

**Backing Up and Cloning Your Hard Drive with Rescuezilla**

**Via Zoom Only**

This month we'll take a look at how to back up your hard drive on your PC. Rescuezilla is a free, open-source software that makes it easy to back up all your folders and files or make a clone of your hard drive in case your hard drive fails. Rescuezilla is recommended by computer gurus as an easy, user-friendly tool to use. Share your experiences with this or similar software at the meeting.

**Note:** All TC/PC Meetings and SIG Groups will be virtual until further notice. Visit tcpc.com for info.

**Tech Topics with Jack Ungerleider via Zoom at 6pm before the General Meeting.**

# The Digital Viking

## Advertising

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Meets once or twice per year. All members welcome to attend.
Visit www.tcpc.com for meeting details.

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## Newsletter Staff

**Editor Sharon Walbran**

# Here's How Creepy Marketers Capture Your Email Address

**By Bob Rankin**, http://askbobrankin.com,
**published through APCUG**

Has this ever happened to you? You visit an online store, and later get an email from that website, even though you never provided your email address? I find this disturbing, and you probably will too, when you learn how this is happening. Read on to learn the source of mystery marketing messages, and steps you can take to protect your inbox...

## Are You Getting Creepy, Unsolicited Emails?

The Brody family had a new baby and were shopping online for some baby-related items. They filled out a form on one website but stopped short of making a purchase. About 10 minutes later, Mr. Brody got an email from the company, reminding him that he hadn't yet completed his transaction. His first thought was "This is not ok." He never pressed the Submit button to send his personal info to the website, but somehow they had his name and email address.



 As I was reading this story, it reminded me that sometimes I also get emails from websites that I've visited, without ever making a purchase. Maybe you've seen them... emails that say "You left items in your shopping cart, click here to complete your purchase." In some cases, I might have ordered from them previously, so it's understandable that they would have my email address. Still annoying, because I didn't "forget" to complete my purchase. I just decided not to buy or bought it elsewhere. In other cases, it was unclear to me how they got my email address, without me ever clicking the Submit button on an order form.

That is, until I read about Mr. Brody's experience. It turns out that the website he was on uses a technology called "AddShoppers Email Retargeting® Co-op + SafeOpt® Consumer Rights Management Integrated Platform".

AddShoppers claims to have a network of over 175 million shoppers, and by capturing the activity and information that shoppers enter on over 5000 websites, they can "resolve customer identities and deliver email regardless of customer email acquisition." In plainer language, Addshoppers combines bits and pieces of customer data from a large network of ecommerce websites. And if you've made a purchase on any of them, that information will be shared with the rest of the network.

Here's how they define "The Problem". Marketers can't send emails to customers that have not provided their email address. Their solution is to enable marketers to "reach engaged

unauthenticated site visitors with triggered emails... through privacy-first brand collaboration... for a relevant, 1:1 marketing experience."

That's a fancy way of saying "we'll help you send unsolicited emails, to unsuspecting people, who already decided not to buy from you."

Here's an example of how that might work. Let's say Isabelle buys a pair of shoes on Website A, which logs her personally identifying information with the AddShopper network. Days, weeks, or months later, she visits Website B, starts to browse around for a new dress, but after entering just her name on the order form, she gets a phone call from a friend. Ten minutes pass while they chat. Behind the scenes, Website B was silently monitoring where Isabelle had clicked and what she typed.

Based on her name, and perhaps other information they can glean such as her device type, operating system, and IP address, they query the AddShopper database. In plain English, that query would look like this: "Hey AddShopper, do you have anyone named Isabelle Ringing that owns a Pixel 9 smartphone running Android Version 15? Based on her IP address, we think she's in the Chicago area." If there's a match, AddShopper will provide Isabelle's email address, and before she finishes her phone call, she gets an email from Website B that says "Hey there, Isabelle... do you still want that dress?"

**Disturbing Questions and Another Example**

At this point, Isabelle may be asking a few questions. "How in the world did Website B get my email address? Who gave it to them? What else does this creepy website know about me, and who will they share it with?" The fact that these online stores have a privacy policy that spells out how your privacy will be violated provides no comfort at all.

You should also know that your personally identifying information can be captured without a high-tech Email Retargeting Consumer Rights Management Integrated Platform thingamajig. Some websites are able to use technology built into your web browser called AJAX (Asynchronous JavaScript and XML) that can exchange data with a web server without the need to press the "Submit" or "Order Now" button on an order form. So if you enter your name, email address, and phone number on a store's order form, then change your mind and back out without completing the sale, it's entirely possible that your details could have been captured, stored and shared without your knowledge.

**If You Think That's Bad**...

I have an even more disturbing example that deals with smartphone technology. A few months ago I walked into a CVS drugstore, poked around a bit, and left without buying anything. The next day, I got an email from CVS that said something along the lines of "Thanks for visiting your local CVS store at [address], here's a coupon for your next visit." Talk about creepy.

I don't have a CVS app on my phone, and as far as I know, I had never provided my email address to them. This type of privacy intrusion must rely on GPS tracking, a technology like AddShopper that builds consumer dossiers as folks roam about online and offline, and some other secret sauce that I can't figure out.

I looked at the CVS privacy policy, and found this: "We and our service providers may collect the physical location of your device by, for example, using satellite, cell phone tower, WiFi signals, beacons, Bluetooth, and near field communication protocols, when you are in or near a CVS store.

We may use your device's physical location to provide you with personalized location-based services and content, including for marketing purposes." I'm not picking specfically on CVS – I'm sure this happens all over the place. But it does give me an icky feeling when it happens.

**Other Ways Your Email Address Can Be Exposed**

Here are some other ways your email address can be captured by online marketers. Some of them rely on trickery, and in other cases, it's you handing over the keys to the kingdom.

**Data Breaches** are another source of unsolicited emails. Millions of consumers have had their records exposed by hackers exploiting weaknesses in online databases. I've warned about the Video Blackmail scam, which uses stolen email addresses for sale on the dark web.

**Phishing Emails** – Fake but convincing emails pretending to be from reputable companies, may trick you into entering your email on a web form.

**Giveaways & Contests** – Online sweepstakes or freebie promotions that require you to enter your email will reward you with an avalanche of spam.

**Squeeze Pages** – Some sites require an email to access content (like an ebook, PDF or video) without making it clear that you'll be subscribed to marketing lists.

**Discounts & Coupons** – Similar to the above, many online stores offer a discount or special offer in exchange for your email address.

**Online Quizzes** – So you took a "fun personality quiz" and now they want your email address to see your personalized results? Pass.

You can use a disposable email address (see Defend Your Inbox With a Disposable Email Address) when shopping, or turn off the Location Services on your smartphone to foil some of these tactics.

But the bottom line is that privacy, in terms of where you go and what you buy (both online and offline) is fast eroding.
🖥

# Default Apps: Where and What are they?
**By Phil Sorrentino,  Secretary & Newsletter Contributor**
**Sun City Center Computer Club https://scccomputerclub.org/**

Default Apps is a choice in the Apps section of Settings. To get there, click the Start button, then click "Settings," then "Apps," and finally, "Default apps."

This is where you can choose what Apps will be used for certain types of files. Windows 10 and Windows 11 both have this feature, but the screens look a bit different. It looks like Windows 10 scratches the surface of this feature, and Windows 11 expands on it. But as an example, let's first look at the more straightforward Windows 10 screens.

Let's look at one of these choices, probably familiar to most computer users, "photo viewer" (the fourth item on my list). Below the choice "photo viewer" is the icon and the name of an App. In my case, it is "Photo Gallery." By default, this App will be used when the user attempts to open a photo file type, like a .jpg file.

Just a bit of background. Many file types (extensions - the letters in the file name after the period) have been defined, and many are commonly used daily. FileInfo.com maintains a searchable database that contains over 10,000  file extensions. They are used for documents, databases, graphic images, disk images, presentation software, email, virtual environments, file encoding, and other purposes.



Many of these file types are defined and used by specific software and are not often encountered by the average computer user. However, we usually use a few categories of file types in our daily

computing lives so frequently that operating systems have identified some categories and provided specific folders for their use, such as documents, pictures, videos, and music. In this same order, you can think of these categories as Text-based, Image, Video, and Audio files. So, now that some basic categories have been defined, we can see what file types might fit into these categories. Some common file types like .docx, .xlsx, .pdf, .html, .odt, .pptx, .zip, and .txt are document file types. .jpg, .jpeg, .jpe, .png, .tiff, .gif, .heic, and .raw are image file types. .mp4, .wmv, .avi, .mov, .flv, and .mkv are video file types. And finally, mp3, .ogg, .wma, .wav, .aac, and .flac are music file types. (If this doesn't make sense, you may not see the file type extension part of your file names. Windows defaults not to show extensions. To change this, in File Explorer, click "View" and then check the "file name extensions" checkbox.)  Additionally, there are categories for file types for specific uses like email, maps, and web browsers, which Windows puts into categories for convenience. For example, .msg, .pst, .edb, .ost, and .eml are email file types. .shp, .shx, .kml, .kmz, and .gpx are map-oriented file types. .html, .xps, .css .asp, and .php are web browser-oriented file types.

So Windows provides control over the Application (or App) that will be called upon to open and/or process a file. When you attempt to open a file by double-clicking it, the "Default" App associated with the double-clicked file type will be used. For example, if you try to open a Photo document (.jpg file type, for example), the Default App (in my situation) Microsoft Photos Gallery will be used. There may be other Apps on your computer that can also do the job. If you want to see what Apps could do the job and maybe even change the Default App, click the current Default App, in my case, the "Photo Gallery" Icon, and you will see a list of the other Apps on your computer that can be used. When I clicked the "Photo Gallery" Icon, I was presented with a "Choose an App" list that included "Photos," "Faststone Image Viewer," "Microsoft Office Picture Manager," "Movie Maker," "Paint," "Paint 3D" "Photoshop Elements 13 Editor", "Snip & Sketch," and "Look for an app in the Microsoft store." (Microsoft is always anxious to provide or even sell solutions.)  This list indicates the apps that could be set as the default apps for photo files. The list on your computer may be shorter or longer depending on the Apps you have installed on your computer. To change the Default App to an App in the list, click the Name of the App and the Default will be changed. Notice that below the Default Apps choice is an option to "Choose default apps by file type." Clicking this allows you to set default Apps for every file type on your computer. My computer's list of file types is quite long, including around 500, going from .386 to .zpl. Changing these entries is probably unnecessary, at least not for the average computer user. However, if you have specific and maybe expensive software you want to use for certain file types, this would be the place to make that choice.

Windows 11 "Default Apps" is similar but a little different. When you select Default Apps (under Settings-Apps) instead of a list of a few categories, like "mail," "maps," or "photo viewer," there is a list of all of the Apps on your computer. If you select an app, you will see a list of all the file types associated with the App chosen. At this point, you can change the "Default App" used for the selected file type. This is similar to the "Choose default apps by file type" in Windows 10. As such, in either version of the OS, there is an attempt to give the user complete control over what App is used by default when attempting to open a specific file type.

*Note: To see the choices to open a file, as currently set, use the command in Windows Explorer: Select a file, right click "Open With." And then to choose another application, select "Choose default program."*
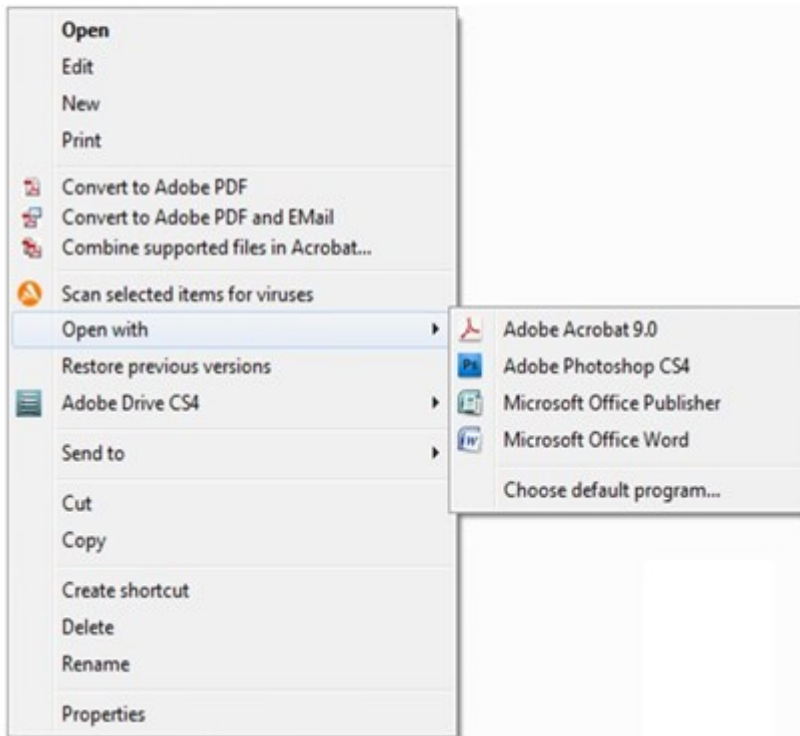
# Online Payments Overview
**By Tom Burt**
**Tom's Tech Notes, Gigabyter Gazette**
**Sun City Summerlin Computer Club https://www.scscc.club**

This month I thought it would be helpful to my Sun City and APCUG readers to review various services that you can use to make online electronic payments, rather than relying on sending paper checks through the U.S. Postal Service. Most banks now offer online bill-pay services. There are also peer-to-peer payment services such as Zelle and Venmo. And you can set up "digital wallets" with providers such as Google Wallet, Apple Pay and PayPal that allow you make payments without directly using your credit card. We'll take a brief look at each of these.

## Why Not Send Checks or Cash in the Mail?
The U.S. mail service has become a favorite target of thieves. They target not only private mailboxes, but also the blue U.S. mailboxes. If a thief comes by your personal check, they can erase the original payee information (leaving your valid signature), make the check payable to a fake payee and then deposit the check into an account. They can also use the bank routing number and account number from the stolen check to print additional fake checks (including your signature) that can be similarly used.

Obviously sending cash in the mail is even less wise. Envelopes carrying greeting cards are a favorite target because they often contain cash gifts.

## Online Bill Payment Services
Most of the major banks now offer online accounts that allow you to conduct a variety of transactions and to manage all your accounts in one place. Among those transactions are online bill payments. Many major organizations that offer goods, services or credit register with the major banks as known payees.

You can then set up a personal list of payees. For each payee, your account information is included along with that payee's mailing information (if the payee is not registered with the bank). As invoices arrive from utilities, credit cards and other providers, you can schedule payments of the invoiced amounts to be electronically transferred directly from your checking or savings account to those payees on your list. The payment is made by the bank, so your bank account information is not known to the payee. If a payee is not registered with the bank, the bank will print and mail a check. If your account balances are sufficient, there are no fees for this service.

Once your payee list is set up, it serves as a handy tool for staying up to date on all your regular billings. This can be a big help if an invoice gets lost. See the following screen shot of my B of A bill payments screen (I've blurred the numbers).



**Bank of America Online Bill Pay**

For each payee on my list, I can see the date and amount of the last payment and from which account the payment was transferred. There's also a listing of scheduled and recent payments. If I want, I can schedule known payments in advance, specifying the amount and payment date. Property taxes are a typical example; the amounts and due dates of the four payments are all identified in the annual invoice from the Assessor's office, so I can schedule all four payments at one time and they will automatically be sent on the specified payment dates.

B of A also allows you to set up reminders and a limited number of "eBills". "eBills" have the payee send the invoice directly to B of A; it's linked to your B of A account by the account number you have with the invoice sender. I prefer to set up all my financial relationships with "paperless" billing, so the invoices arrive in my email inbox. I then manually schedule the payments.

You can also set up automatic recurring payments for things like monthly rent or a monthly car loan or lease payment, where the amount remains the same every month. This is convenient and saves a little work and ensures these payments won't accidentally get forgotten.

A caution about online bill payment is that if the person who is handling the online payments passes away, the bank will usually close the online account very soon after they receive notice of the death. However, the actual payments are usually handled by a third-party payment service. It can be very difficult to get the automatic recurring payments shut down. You will have to deal with the bank's "Estate Services" department. Have a local backup of all the online payment information and all the payee account numbers and login credentials.

**Peer to Peer Online Funds Transfer Services**
For transfers of money, there are a variety of approaches:
• https://www.nerdwallet.com/article/banking/best-ways-to-send-money
• https://www.quicken.com/blog/best-apps-transfer-money/

Popular choices are Zelle, Google Pay, Apple Pay, PayPal and Venmo

**Zelle**
Let's look more closely at Zelle, which I use for sending cash gifts.
• It's available via online banking at over 2,000 banks and credit unions.
• If your bank isn't part of the Zelle network, you can still use it via a stand-alone app.
• You can send funds from your bank account to a recipient's bank account in minutes. Both you and the recipient must be registered with Zelle, including identifying a bank account to be used for sending and receiving cash.
• When sending cash to someone, you refer to them with either a mobile phone number or an email address. You don't need to know their bank account information and they don't need to know yours.
• Generally, there are no fees for transferring funds.
• Your bank will likely impose limits on how much you can transfer per day via Zelle. Limits between $2,500 and $5,000 are typical.
• Zelle is not meant to be used for paying for merchandise. You have no recourse if the product bought is not satisfactory. Use a credit card.
• If you accidentally pay the wrong amount or the wrong person, you may be out of luck getting the funds back. Be extra careful when using Zelle.

Zelle can be easily reached via your online banking website account or via your bank's mobile app. Once there, you step through a simple sequence of screens that ask for the ID of the recipient (email address or cell number), the amount to be transferred, the date of the transfer (default is the current date) and a message to be sent to the recipient. A review screen is displayed with warnings and conditions and buttons to

Send or Cancel the transfer.

Once you click the Send button, the transaction is committed. On the specified date, the funds are transferred to the recipient's bank account and the transaction cannot be undone. So, double check your work before sending! When the transfer is completed, you receive an email confirmation.

**Digital Wallets**

Digital wallets are a way to pay from financial accounts via computer, smartphone or a smart device. They ultimately eliminate much of the need to carry around an actual wallet.

• https://www.bankrate.com/banking/what-is-a-digital-wallet/
• https://www.investopedia.com/terms/d/digital-wallet.asp
• https://fintechmagazine.com/articles/top-10-digital-wallets

A digital wallet allows you to make payments without a physical debit or credit card.

Popular digital wallets include Apple Pay, Google Wallet and Samsung Pay. The PayPal mobile app also includes a digital wallet. These are also considered online funds transfer services as discussed in the previous section.

You can store credit cards, debit cards, boarding passes, gift cards and more in your digital wallet. Digital wallets use encryption and tokenization to protect your data.

Digital wallet mobile apps generally support near-field communication (NFC) to a compatible payment terminal so that you can just hold your smartphone near the terminal to make a payment. Alternatively, you may use your smartphone app to scan a QR code that your digital wallet app then uses to make the payment via the Internet.

Google formerly had two separate systems that coordinated together: Google Wallet for securely storing financial account information and Google Pay (GPAY) for handling secure digital payments. In mid-2024 the GPAY functionality was merged into Google Wallet. You can use Google Wallet via your mobile app or online via the web.

**Virtual Credit Card Numbers**

A valuable feature of digital wallets like Google Wallet, Apple Pay and PayPal is that they utilize virtual credit card numbers to enhance online shopping security. These virtual numbers are unique, randomly generated codes linked to your actual credit card account but are not your actual card number. They are used for online purchases and in-app payments, offering an extra layer of protection by preventing your actual card details from being exposed to merchants.

**Final Thoughts**

As with much modern technology, online payments can seem daunting, especially to our Sun City seniors. However, the added convenience and security to me are worth the up-front effort to understand and set up the accounts. If you're still making payments using hand-written checks sent through the U.S. mail, I highly recommend you look into switching over to using your bank's online bill payment.

For online and in-store shopping, a digital wallet with the virtual credit card feature is a much safer way to handle those payments; you don't need to worry about that merchant's security. Also, in most cases, you can make contactless payments directly with your smartphone, minimizing the risk of losing (and having to replace) an actual credit card.

## May

| SUN | MON | TUES | WED | THU | FRI | SAT |
|---|---|---|---|---|---|---|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10<br>Linux on Saturday SIG<br>9am—Noon |
| 11 | 12 | 13<br>7pm General Mtg<br>Rescuezilla<br><br>6pm Tech Topics | 14 | 15 | 16 | 17<br>MS Office SIG (includes Access)<br>9am—Noon |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

## June

| SUN | MON | TUES | WED | THU | FRI | SAT |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10<br>7pm General Mtg<br>TBA<br><br>6pm Tech Topics | 11 | 12 | 13 | 14<br>Linux on Saturday SIG<br>9am—Noon |
| 15 | 16 | 17 | 18 | 19 | 20 | 21<br>MS Office SIG (includes Access)<br>9am—Noon |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | Go to Page 1 | | |

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# You have just read an issue of The Digital Viking.

*Would you like to receive this delivered directly to your email or business each month?*

As a member of TC/PC, the Twin Cities Personal Computer Group, one of the benefits
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As a member of TC/PC, you may attend any or all of the monthly Special Interest Group (SIG) meetings and be eligible for
software drawings. The small membership fee also includes
access to real-live people with answers via our helplines, discounts, and various other perks.

Does membership in this group sound like a good way to increase your computer knowledge?

It's easy to do! Simply fill in the form below and mail it to the address shown.
(If you use the form in this issue, you will receive an extra month for joining now.)

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**5/25**

**Here's the info for my TC/PC Membership:**

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Company name_____

Address_____

City_____ State_____ Zip_____

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Home phone_____ Work phone_____

Online address(es) _____

Where did you hear about TC/PC? _____

❍ I DO NOT want any of my information disclosed.
❍ I DO NOT want to receive any mailings

**I'm signing up for:**
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❍ Business Membership ($100)
If an existing member your # _____

**Make checks payable to:**
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**341 County Rd C2 W**
**Roseville, MN 55113**

**Or sign up on our website:**

**http://www.tcpc.com**

❍ Check #_____ ❍ Bill me
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I'm interested in:
❍ Training classes ❍ Volunteering
❍ Special Interest Groups: New User, Access, etc.
List here:

**Administrative Use Only** Rec'd_____ Chk#_____

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**May 13, 2025**

**7:00 pm**
# General Meeting

**Backing Up and Cloning Your
Hard Drive with Rescuezilla**

**Via Zoom Only**

**Twin Cities**
**PC USER GROUP**

**341 County Rd C2 W**
**Roseville, MN 55113**

*FIRST CLASS MAIL*