

Cybersecurity Tips for Online Holiday Shopping

Dec 02, 2021

With the holiday season upon us, it's especially important to protect yourself from scammers when shopping online. Here are some guidelines to safeguard your online purchasing experience:

1. **How You Pay Matters.** Credit cards and payment services such as PayPal offer more protection and less liability than debit-card payments linked directly to your bank account. Prepaid debit or gift cards are a much safer option.
2. **Shop Only on Encrypted Sites.** Don't enter any personal or financial information online unless the site encrypts your data to keep it secure. Look for "https" at the beginning of a site's address. If "s" doesn't follow "http," shop elsewhere.
3. **Update Software When Prompted.** Pay attention to alerts because updates are often issued to improve security. Don't put off updating the software on your computer or phone.
4. **Beware of Special Offers.** Don't click on links from sites that are unfamiliar. Scammers often embed viruses and malware in special offers that trick you into responding. Never click on links in emails

that appear to be from your bank. Call the bank instead to be sure the email isn't from an imposter. Never respond online with your bank account number.

5. **Be Wary of Links Posted on Social Networking Sites.** Do your own research and check with people you know. Deals that sound too good to be true may be ruses to capture your personal or financial information.
6. **Use a Password Manager or a Password Phrase.** Create complex passwords that are difficult for hackers to crack. Choose multi-factor authentication whenever possible.
7. **Try Not to Reveal More Info Than Needed.** Only provide information that is essential to making a purchase. Don't fill in optional info on forms.
8. **Don't Place Orders from Free Hotspots.** Public networks aren't secured so never enter personal or payment information. Make sure you log-out of banking or payment sites before connecting to a public network.
9. **Only Download Shopping Apps from a Reliable Source.** Read comments and reviews on apps and only download them from the Apple App Store or Google Play. Never give an app access to your contacts and get rid of any app that asks you for them.

10. **Be Careful with Your Shopping Devices.** Use a passcode to access your smart phone or tablet and log out after accessing a shopping or banking site before exiting. Don't store passwords or credit card information on sites.

Note:Content includes tips from SafeWise, a home and community security-advisory service.