



# TECH LINK

## 10 Tips - for Safe Online Shopping this Holiday Season.

*Tips from 2021 Article by Kim Porter for NortonLifeLock and 2022 Norton article, Avoid Cyber Monday Scams: 7 Tips for Safer Online Shopping*

The hustle and bustle of the holiday season is here and if you're like most shoppers these days, you probably plan to save some time by shopping online. While shopping online is convenient, it can also make you vulnerable to cyber scammers. Here are 10 tips to keep yourself, your gift fund, and your personal information safe from these seasonal opportunists while online shopping:



- 1. Shop at reputable stores** - Consider doing online business only with retailers you trust and have shopped with before. Or at least confirm the business is legitimate by checking with the Better Business Bureau, looking at sites like TrustPilot.com, and skimming customer reviews.
- 2. Don't fall for scam holiday shopping ads or messages** - Scammers know a "special offer," often delivered by a phishing email, can stir holiday consumer cravings. So avoid clicking on these messages or ads for seasonal deals. This could infect your computer with malware or take you to a fake shopping site. Delete the emails, navigate away from the ads, and stick with sellers you know.
- 3. Shop secure sites only** - Before you buy, look for the little lock icon in the corner of your URL bar that tells you that the web page you're on has privacy protection. The URL of a secure site will start with "https." These websites mask any data you share, typically on pages that ask for passwords or financial information.
- 4. Never make purchases on public Wi-Fi** - You might be tempted to take your shopping spree to a coffee shop where you can enjoy a peppermint mocha while you browse online. But with a little tech know-how, the person sitting a few tables away can easily intercept the data you send and receive. Shopping online usually means giving out information that an identity thief would love to steal, including your name, address, and credit card information, so never use public Wi-Fi to shop.
- 5. Use strong passwords and a password manager** - If a cybercriminal gets ahold of the password to one of your accounts, they could log in and order items with your stored credit card information.
- 6. Pay with a credit card** - A credit card may be the safest payment tool for shopping online. First, unlike with a debit card,

a thief who gets ahold of your credit card number doesn't have direct access to your actual money. And if a thief racks up unauthorized charges on your credit card, federal law limits your liability, and most major credit cards offer \$0 liability for fraudulent purchases - as long as you spot the fraud and report it in a timely way.

**7. Don't save your credit card information on your accounts** - While it may be convenient to store personal and payment information in your online accounts, it can be risky. Keeping your credit card information on a retailer's website could leave you vulnerable to future data breaches.

**8. Ship to a secure location** - The rise of online shopping has led to an increase of home deliveries - and with it, a rise in the number of "porch pirates," or thieves who steal packages right off doorsteps. If no one will be home to accept your package, consider shipping to your office or another safe place.

**9. Watch out for fake delivery scams** - During the holiday season, some scammers will send a message, typically an email or text, telling you that there's an issue with delivery for an item you ordered. The message may even look like it's coming from FedEx or UPS.

**10. Check your bank and credit card statements after the holidays** - After purchasing gifts, check in regularly on your bank and credit card accounts to look for fraudulent charges. Or, set up account alerts.

*Knowing you're doing all you can to practice safe holiday online shopping can help you to relax and enjoy the season just a little bit more.*