

Keeping Yourself Safe While Online Shopping This Holiday

The holiday season is finally here, and with it comes online shopping. Retail e-commerce is a thriving market expected to double by 2020, but an unfortunate side effect is a parallel increase in cyber threats. While retailers compete for shoppers with flash discounts and “today only” sales, fraudsters are taking advantage of this urgency. They know that shoppers are more concerned with getting the sale price and less concerned with the security of their personal information.

But there are ways to shop online that mitigate a lot of the risks associated with sharing and storing your sensitive info without compromising the convenience of shopping from your couch.

Here are 7 tips to stay safe online during the holiday season:

1. **Beware of shopping-related phishing schemes**
2. **Avoid suspicious or unfamiliar retailers**
3. **Don't shop online using free WiFi unless you're using a VPN**
4. **Don't save sensitive info on sites or in your browser**
5. **Keep an eye on your credit**
6. **Ship to a secure location**
7. **Secure accounts with strong passwords**

1. Beware of shopping-related phishing schemes

Phishing is an incredibly effective tactic used by cybercriminals that involves sending emails designed to look like they're from someone else—like a brand you love. Generally speaking, these emails will encourage you to click on a malicious link by enticing you with a deal or exclusive price. If you click on the link, you're redirected to a spoofed landing page of the brand they're impersonating. Typically, the cybercriminal will try to collect login credentials or payment information like your credit card number. If something smells phishy, you can check the “from” email address to ensure it's legitimate, and we also recommend hovering your mouse over the URL *before* you click to confirm that it leads to a legitimate site and not a fake.

2. Avoid suspicious or unfamiliar retailers

Speaking of illegitimate sites, you should be careful submitting your login or payment information on any site that feels scammy or deals that seem “too good to be true.” Oftentimes during holiday season, scammers set up sites designed to attract bargain hunters hoping to score a crazy deal on the latest iPhone or Amazon Echo. If you aren't familiar with the website or company you are buying from, don't take the risk. That

seemingly good deal could cost you thousands of dollars spent on restoring your stolen identity.

3. Don't shop online using free WiFi unless you're using a VPN

It's really tempting to shop on-the-go during holiday season, especially if you're traveling to see family or friends. But if you're connected to free WiFi like in airports, planes, trains, cafes, or hotels, the first thing you should do when you get online is connect to a VPN. A VPN encrypts all the traffic coming in and out of your device, so no one can snoop on your internet activity and steal the information you input online, including logins and payment information. If you're using a home WiFi, or simply using your cellular data, you don't need to worry about using a VPN.

4. Don't save sensitive info on sites or in your browser

This is more of a general safety tip, but it's more common during the holiday season to save personal and payment information on shopping websites so you don't need to fill it in the next time you buy something there. However, these sites aren't designed to provide the necessary security for your data—they're designed for shopping. That's why we routinely hear about hacks and breaches containing personal information from retailers. If you want to have the convenience of autofilling your information on different sites without sacrificing the security of your data, you should try a password manager, which gives you automatic logins and secure autofill of personal and payment information.

5. Keep an eye on your credit

Sometimes you may not even be aware that your personal information is compromised until it's too late. Holiday season is like hunting season for cybercriminals seeking PII (personally identifiable information). If your information or identity is stolen, one of the first signs of improper use is unusual changes to your credit. There are affordable ways to get alerted about credit changes, so you can take action fast in a worst-case scenario.

6. Ship to a secure location

This may seem extreme, but package theft has become more prevalent in recent years with the rise of online shopping and the barrage of home deliveries. If no one's home during the day, consider shipping to your office or somewhere else that keeps your packages off sidewalks or front doorsteps.

7. Secure accounts with strong passwords

Password reuse is an epidemic. Reusing passwords is like using the same key for your house as you do for your car, your office, your mailbox, and even the locker at your gym that you never go to. The point is, if someone gets a hold of any one of those keys, they now have access to everything you want to keep safe. The same is true of your online accounts. During the holiday season, you'll likely be creating new accounts to make checkouts, tracking, and returns easy. When you do, use random, strong passwords, so in the event of a site breach, you won't be handing a cybercriminal the key to your other accounts. Password managers have generators that can help you eliminate password reuse and create and remember strong passwords for you to protect your accounts and information.

If you can follow the steps laid out above, you'll be way ahead of the curve in terms of securing your personal information online and ensuring that your holiday season remains a time for joy, family, and lots of gifts, instead of a time for worry, stress, and frustration.

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