

Staying Safe When Shopping Online this Holiday Season

There's no better time to shop on-line than during the holidays - no fighting traffic to drive to the mall and making endless circles around the parking lot. It is easy to compare prices between multiple retailers on-line, and read product reviews before you buy. On-line stores are open 24/7, and you can even wear your pajamas while you shop. But, nothing can ruin your holidays more quickly than becoming a victim of a cybercrime. Follow these tips to help keep the Grinch from stealing your personal information when shopping on-line this holiday season.

- **Buy from a secure site.** Reputable websites use technologies that encrypt your data during transmission. Look for a small padlock in the address bar or a URL that starts with "https" instead of "http," as the "s" stands for secure. Do not enter payment information on a website that is not secure.
- **Make sure everything is up-to-date.** Make sure your software is updated, and install new updates as they become available. This includes: your operating system, browser, antivirus software and any apps on your computer, or mobile devices. Hackers are on the lookout for security vulnerabilities in unpatched systems. These vulnerabilities are regularly being repaired in updates.
- **Be careful of your clicks.** Your inbox may be full of emails promoting great holiday deals, but beware of clicking on links included in those emails. It could be a phishing scheme where shoppers who click through are led to a site designed to steal your personal information. If the deal is too good to pass up, go to the retailer's official website to make the purchase.
- **Don't make purchases on public Wi-Fi.** Public Wi-Fi connections are easily compromised, making your shopping and payment activity accessible to hackers. If you are using a public network, it's best to limit yourself to window-shopping and price comparing, rather than buying, saving your purchases for when you are on a secure network connection.
- **Don't let a website save your credit card information.** As you check out on a retailer's website, you might see an option to save your credit card information for faster payment on your next visit. Do not let websites save your credit card or banking

information. While it is more work to type it in each time, if the website is breached by hackers, your information is less likely to be compromised.

Just as you would exercise caution with your wallet or purse in a crowded store, remember to be cautious on-line. Keep your cyber information secure while enjoying safe shopping on-line this holiday season.