

9 Tips for Safe Online Shopping to Keep the Season Merry



This year, according to Adobe Analytics, shoppers spent a record \$4 billion shopping online on Thanksgiving Day. And by the time the ball drops on New Year's Eve, holiday shoppers will have spent more than \$143 billion online. Not surprisingly, cyber criminals love this time of year. But with a little education and some basic safety tips, you can enjoy safe online shopping this season.

1. Beware of "Too Good to Be True" Deals

You know never to trust a street seller offering Prada handbags or Rolex watches for \$50. The same logic holds true for online sellers. The security experts at Norton warn buyers to distrust bargains of over 55 percent. If you give into the temptation of an incredible bargain, prepare to pay for shoddy merchandise, goods that never arrive or, worse, identity theft.

2. Use Secure Payment Options

Beware of sellers requesting payment via wire service, bank transfer or cryptocurrency, as these options provide no buyer protection. For safe online shopping, use either credit cards or a virtual wallet option like PayPal.

For example, by law, you can dispute a credit card charge within 60 days of purchase. Debit cards, on the other hand, offer much less protection, leaving you liable for up to \$500 in fraudulent charges. Virtual wallet options like PayPal offer protections similar to credit cards, with the added bonus that sellers never actually see your credit card information.

3. Share Only Minimal Information

When purchasing online, enter only the minimal amount of personal and financial data. For example, a reputable seller will not ask for your birthdate, Social Security number or PIN. In addition, never enter payment information on an unsecure website. Look for the padlock in the address bar.



4. Do Your Research

Last year, online scams grew more than 70 percent during the holidays. To minimize the risk of a scam, slow down and do some research before you buy. The following suggestions will promote safe online shopping:

- Does the website offer verifiable contact information and detailed return policies?
- Even if the website looks like a trusted site, [check the URL](#) or app name carefully. Extra characters or misspellings often indicate a problem. Instead of clicking on a link, type the web address directly into the address bar.
- Comparison shop and check reviews of the product and/or the seller.

- Be cautious of sites that appeared only recently. A copyright date or WHOIS lookup can tell you when the domain was created.
- Look for https:// (the s means secure) or the padlock in the address bar.
- Consider the source. Avoid clicking on links that appear in unsolicited emails. And never trust an ad on social media.

5. Check Credit Card Statements Frequently

You should always check your credit card activity regularly, but this rule applies especially during the holidays. Make sure you can account for all charges, and report any unfamiliar charges immediately. Credit card companies typically provide the option to sign up for alerts, as well, so that you can receive a text or email whenever a charge hits your card.

6. Keep Records of All Online Purchases

Whenever you make a purchase online, keep a record of your transaction. Save copies of your online receipt and any emails between you and the seller. Make sure you have the product description and price on hand and save the tracking number.



7. Protect Your Device

Fortify your devices by installing security patches promptly and using antivirus protection. This will help to catch malicious links and files that act as vehicles for malware. Additionally, make sure to employ [strong passwords](#), and avoid reusing passwords. Or, go one step further and use multi-factor authentication. This applies to mobile devices as well as computers.

8. Avoid Public Wi-Fi

Cyber criminals love public Wi-Fi, because the often-lax security in these environments gives them a perfect opportunity for a little cyber eavesdropping. This can give them access to see your online activities, including login credentials and payment information. Save your shopping for home, or use a virtual private network. Never use public Wi-Fi.

9. Buy Gift Cards from the Source

If you have ever shopped for a teenager or a picky brother-in-law, you know the value of gift cards. The giver saves time wandering stores, and the receiver gets exactly what he or she wants. But be wary of gift card exchanges or sellers that auction gift cards. Play it safe and purchase gift cards directly from the store.

Happy Holidays and Safe Shopping

Yes, the dangers are real, and cyber grinchies abound. But used wisely, technology can expedite both your holiday shopping and your holiday selling, leaving you more time to celebrate with loved ones. And for small businesses, the [retail cyber security](#) experts at eMazzanti offer the tools to protect both your business and your customers.