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SAFE Tipsheet
Holiday Shopping Online? Don't Get Scrooged!

No traffic. No crowds. No lines! Just you, browsing the internet for that perfect gift in the comfort and safety of your own home. The internet is convenient, lets you search from a seemingly endless choice of stores and businesses for items that can be shipped anywhere with easy online purchasing. What could go wrong?

Black Friday (Nov. 26th) and Cyber Monday (Nov. 29th) are just days away and the two busiest internet shopping days of the year, drawing in shoppers with promises of fantastic deals you won't be able to resist! Just like every other year, it brings out cyber criminals trying to cash in on your distracted holiday shopping with malicious links, fake sites, and numerous other scams they hope you won't be able to resist. What can you do?

Before you start, ensure you're shopping securely by making sure your computer, cell phone, and tablets have the latest security updates and that you've verified your security settings. This will help to avoid viruses or malicious code coming your way as you shop.

Next, use recognizable websites and always verify the web address before entering any personal information.

Make sure the site you are shopping on has encryption for your transactions. It should begin with "https" instead of "http" and have a padlock icon that is closed. If it doesn't, your transaction data can be intercepted and used by a hacker.

Avoid clicking on unexpected pop-ups like ads, security warnings, or anything else not related to the site you are on, as these are some of the easiest ways shoppers are tricked by hackers into downloading unwanted malware - that can really ruin your holiday mood!

Don't use public WiFi. You don't know who set it up, how it's protected, or who could be watching what you do and the information you enter. This can leave you open to data and identity theft.

Avoid using a debit card. It's better to use a credit card since there are limits to your liability for fraudulent charges that you might not have when using your debit cards. Also, when you use your debit card, the funds are debited immediately from your bank account. If there are any issues, you'll have to wait to see if any of the money removed can be recovered later.

Lastly, always use Multi-Factor Authentication (MFA) when accessing your bank or other sensitive accounts. It's so easy, and it's always good to have one more barrier between you and the bad guys.

Use these tips to outsmart all those internet scrooges out there trying to ruin your holiday fun. It will not only bring a smile to your face but knowing you spoiled their evil plan may be the best present you get this year!