Cybersecurity Tips for Online Shopping During the Holidays

During the holiday season, it's often easier to shop online to find gifts for your loved ones. But while online shopping can save you the trip to the store, it also comes with cybersecurity risks.

Online shoppers are often top targets for cybercriminals — especially during the holidays. In fact, according to a recent survey from Experian, 43% of identity theft victims reported that the theft happened while they were holiday shopping online. With this in mind, consider these tips to stay safe and secure while online shopping this holiday season.

Protect your devices.

Keep your devices secure by conducting regular software updates, utilizing proper privacy settings, creating complex passwords and implementing multifactor authentication (if possible).

Stay private.

Avoid online shopping while connected to a public Wi-Fi network, as this will make it easier for cybercriminals to access your device. Stick to a private, protected network.

Shop smart.

Only buy from trusted sources. Always check a vendor's reviews to ensure they are reputable, and confirm that their website is legitimate (and encrypted) before shopping.

Be wary of scams.

If you receive emails from unknown senders or digital advertisements offering holiday deals that seem too good to be true, these could be scams. Never respond to suspicious emails or click on links or attachments from unknown sources.

Use a credit card.

Consider using a credit card instead of a debit card for online purchases, as the latter could give cybercriminals access to the entirety of your checking account funds rather than just your available credit.

Check your statements.

Especially during the holidays, keep an eye on your bank statements to detect potentially fraudulent activity as quickly as possible.

For more personal risk management guidance, contact us today.

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