

# Practice Safe Shopping Online

Tips to keep your information safe this holiday season



According to the National Retail Federation, online sales are expected to reach record levels of spending this holiday season with a total between \$273.7 billion and \$278.8 billion, an at least seven percent increase compared to 2022. Spending is not the only increase to be aware of during the holidays. Scams and bad actors also tend to increase their efforts when consumers are opening their wallets on the web; even more so when shoppers are rushing to place orders at the last minute. When shopping online, start early to allow plenty of time for shipping to avoid those costly fees or falling victim to a scam that offers 24-hour delivery. For more safe shopping tips, follow the suggestions below.

**Update your software and devices** before you start your shopping online. Smartphones, computers, tablets, or any device you use to shop should be running the most recent security software and operating system updates. The latest software can help protect against known vulnerabilities that can be exploited online by viruses and cybercriminals.

**Only make purchases from trusted websites.**

Try to find wish-list items on the website of a reputable online retailer. Avoid websites that offer the same product at a significantly lower price. Remember the adage: if it seems too good to be true, it probably is. Look for the “s” in <https://> at the beginning of a URL to confirm you are on a secure website before entering personal or financial information.



If you fall victim to a scam, contact your bank immediately to freeze your accounts and call the police to report the incident.

If you find an item but are unsure about the retailer’s

website, try to find the item somewhere else. You can also research the seller before purchasing by paying close attention to the return policy before you buy (especially if you are gifting the item) and checking retailer reviews on Google or the Better Business Bureau directory at <https://www.bbb.org/search>.

When spotting the perfect gift in an online ad on social media or an email in your inbox, **be cautious before clicking on a link**. Scammers have been known to create fake ads to trick consumers into revealing their private financial information. Double-check the ad’s message for any typos or inaccurate URLs. If you are still suspicious, find the company online and see if it is offering the same item at the price advertised in the ad.

Even in the season of giving, **never give out confidential or personal information** about yourself or your loved ones. This includes login IDs, verification codes, passwords, and financial information.