

# 7 Tips for Shopping Online Safely This Holiday Season

The holidays are coming, which means that many of us will be gearing up for some serious online shopping.

So how do you fill your online carts with all of the seasonal decorations, gifts, and scented pinecones without compromising your cybersecurity and financial wellness? Here are seven tips for shopping online safely this holiday season.

## Start with Antivirus Software

Before you start shopping and giving out sensitive personal information online, install an antivirus program on your computer. Internet safety starts at home.



## Check Reviews

One of the best things about the internet is the wealth of the information available. For example, you can check customer reviews to find out if a merchant is legitimate. Does the company deliver on time? Are products as advertised?

## Look for Security on the Retailer's Website

Check to make sure the vendor uses a secure site to process the sale. Here's one way you can tell: There should be a letter "s" after the "http" in the web address and you should also see a closed padlock icon to the left of the browser address.

## Read Return Policies

You've investigated the vendor and found your item of choice at a great price. But before you buy, make sure you check return policies. Since you're buying the item sight unseen, and it has to be transported, there's always a chance things don't work out. Make sure you know how the vendor handles returns, if at all.



## Update your Browser

Be sure to update your browser to the latest version. This way, you'll have the latest security patches, which will close some of the loopholes that hackers and phishers look to exploit.



## Keep Receipts

Don't delete confirmation emails until the item has arrived and you know that you are absolutely satisfied. The receipt has information that you want to be armed with should you need to call customer service or return a purchase.

## Check Retailer's Privacy Policy

What happens to your information once you enter it? How does the merchant safeguard your credit card and other personal information? Look for the vendor's privacy policy and read it before completing a sale. Creating an account that saves your card and information is convenient, but it's something you might want to avoid for security reasons—and to help prevent those impulse buys.

