

15 Tips for Safe Shopping Online

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Did you know that cyberthieves also have Black Friday and Cyber Monday sales – of stolen credentials, including IDs, passwords, e-mails, credit card info, addresses, etc.? Your information IS their product so be wary of making it easy for them to engage in identity theft.

All year long, you will be safer if you follow the tips below:

1. Passwords – don't reuse them everywhere (most of you do that, according to studies). Make them strong (14 characters, upper and lowercase, numbers and special characters).
2. Password managers make keeping track of your passwords easy. We use eWallet, one of the best products. You can find information about it here: <http://www.iliumsoft.com/ewallet>. Not free, but cheap! It can be synced across a number of devices. And you can record anything from your passport info to rewards points data to medical information.
3. Don't save financial information online. That just makes it easier for the crooks.
4. Only buy from sites which are secure – their website address will begin with "https" (the 's' stands for secure). It is a good practice to buy only from known sites – LLBean, Amazon, Macys, etc.
5. Don't use public WiFi when buying. There are too many methods of compromising your data on public WiFi. It might seem agreeable to order gifts while sipping a latte at Starbucks, but it is not smart.
6. Be careful about giving out information that no seller needs. Reputable sellers don't ask for your social security number, birthday, etc.
7. If it is too good to be true, it may be a scam. Follow your instincts about something that seems "shady."
8. Read the privacy policy – can the site share with its "partners?" Can it resell or share your information in other ways?
9. Read the terms governing the purchase (right to return the product etc.) – and, if the site is not one you use often, print them out.
10. Given the number of thieves stealing packages from your doorstep, make sure someone is home to receive them, have them delivered to a neighbor or friend who is home, or (if you can), have them delivered to work.
11. Be especially wary of offers you learn of from social media sites, especially if the seller isn't a seller you know. Scams via social media spread like wildfire. Re-read tip #7!
12. Use a credit card to make your purchases online - this offers protection against fraud and limits your liability.
13. Make sure your computers/phones have up-to-date anti-malware protection.

14. Always check your credit card statements carefully for evidence of fraudulent purchases – even reputable sellers can get hacked as we've seen with Target and Home Depot.
15. Never go shopping via a shortened hyperlink – you don't really know where the link is taking you.

We wish you happy – and safe – online shopping all year long!

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