Top Tips for Safe Online Holiday Shopping

Before you start your holiday shopping, remember to **STOP. THINK. CONNECT.:** Make sure security measures are in place, understand the consequences of your actions and behaviors and enjoy the benefits of the Internet.

- **Keep a Clean Machine**: All the devices you use for shopping - including smartphones and tablets - should have up-to-date software including security software, operating systems, programs and apps.

- **When in Doubt, Throw it Out:** Links in email, tweets, posts, and online advertising are often the way cybercriminals compromise your computer. If it looks suspicious, even if you know the source, it's best to delete or if appropriate, mark as junk email.

- **Think Before you Act:** Be wary of communications that offer amazing deals that sound too good to be true, implore you to act immediately - including those about a problem with an order or payment or ask you to view the website via a provided link.

- **Get Savvy about Wi-Fi Hotspots:** Don't share personal or financial information over an unsecured network (a connection that doesn't require a password for access). Using the direct web access on your phone (via a 3G/4G connection) is safer than an unsecured wireless network when on your mobile device.

- **Make Sure the Site is Legitimate:** This includes a closed padlock on your web browser's address bar or a URL address that begins with shttp or https. This indicates that the purchase is encrypted or secured. For new sites, check online reviews.

- **Protect your Personal Information:** Be alert to the kinds of information being collected to complete the transaction. Make sure the information requested is only that needed to complete the transaction. Only fill out required fields on checkout forms. Check the website's privacy policy. Make sure you understand how your information will be stored and used.

- **Use Safe Payment Options:** Credit cards are generally the safest option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered. Credit cards may have a limit on the monetary amount you will be responsible for paying. Never send cash through the mail or use a money-wiring service.

- **Keep a Paper Trail:** Save records of your online transactions, including the product description, price, online receipt, terms of the sale, and copies of email exchanges with the seller. Read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges. If there is a discrepancy, call your bank and report it immediately.