

7 Tips for Shopping Online Safely This Holiday Season



Nov. 9, 2018

If you've browsed your local stores recently, you've probably seen all the Christmas decorations, expanding toy selection and scented pine cones. Christmas is coming, which means most of us will be gearing up to shop. The days of suffering through retail congestion are a thing of the past for many, though. Forrester Research predicts online holiday sales in the United States will hit \$151 billion in 2018, which would represent a 14% increase over 2017.

So, how do you avoid the holiday crowds without compromising your security? Here are seven tips for shopping online safely this holiday season.

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1. Start With Antivirus Software

If you don't have an antivirus program installed on your computer, that is the place to start before you shop and give out sensitive personal information like your credit card number. Internet safety begins at home, so make sure you protect yourself. Several antivirus software packages are available, so check reviews. Your internet provider may offer a discounted price as part of your service.

2. Look for Security on the Vendor Website

Did you find that deal you were looking for? 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 a closed padlock icon to the left of the browser address. If you don't see these, it is best to try a different merchant.

3. Update Your Browser

Be sure to keep your browser updated to the latest version. This way, you'll have the latest security patches, which can close the loopholes phishers look to exploit.

4. Check the Vendor's Privacy Policy

What happens to your information once you enter it? How does the merchant safeguard your credit card and other personal information? The vendor's privacy policy should detail this. Look for it and read it before completing a sale. Some vendors offer to create an account for you and save your credit card information for easy ordering. This is convenient, but it's something you may want to avoid for security reasons – and to prevent those impulse buys.

5. Check Reviews

The great thing about the internet is all the information available. You can check reviews by other customers and find out if a merchant is on the up-and-up. Does it deliver on time? Are products as advertised? Look for reviews that don't sound overly angry and aren't an isolated customer service-type misunderstanding. A dozen or so reviews should give you a good idea what to expect. Also, look for seals of approval by agencies like the Better Business Bureau to confirm a vendor's reputation. If information is hard to find, consider taking your business elsewhere for safety's sake.

6. Read Return Policies

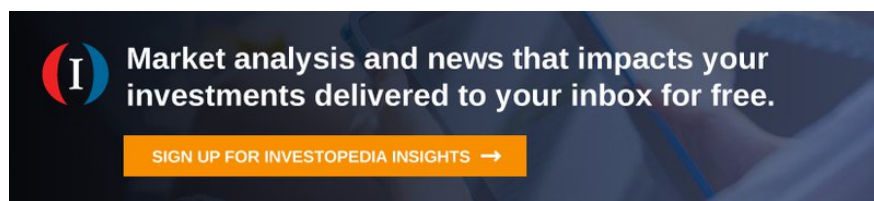
You've investigated the vendor and found your item of choice at a great price. Time to buy, right? Make sure you check return policies. Since you're buying the item sight unseen, and it has to be transported, there's always a chance things don't work out. Make sure you know how the vendor handles returns,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

7. Keep Receipts

Any reputable vendor should email you a sales confirmation after your purchase. Don't delete these emails until the item has arrived and you know you are absolutely satisfied with it. While the vendor should have any sales data on their end, this is information you want to be armed with should you need to call customer service or return a purchase.

The Bottom Line

Take precautions to make sure your personal information is secure when shopping online. Then your holiday season can be merry, bright and cyber safe.

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