

Ho-Ho-Holiday Online Shopping

Black Friday and Cyber Monday are just around the corner and that means many of you will log on, log in and click your way through hundreds of cybermalls looking for massive holiday sales and huge deals. There's no doubt online shopping can help reduce stress caused by long lines, cranky shoppers and crowded stores; but if you choose to use your computer or mobile device to find the ideal gift for that special someone this holiday season, be advised there's a Grinch ready to steal your jingle and your joy.

- Ho-ho-hold on before you click that link delivered to you in an email. Opening a contaminated link could lead you to a "phishing" website where shoppers who click through are redirected to a fraudulent site designed to steal your identity and your cash. If the deal is too good to pass up, enter the website name by hand into your browser.
- Examine the websites URL. Shoppers should always look in the address box for the "s" in https:// and in the lower-right corner for the "lock" symbol before paying. If there are any doubts about a site, right-click anywhere on the page and select "Properties." This will let you see the real URL (Web site address) and the dialog box will reveal if the site is not encrypted. Never enter your credit card number, user identification or password without the "s" and "lock" symbol.
- Appy holidays: For safe online shopping, make sure your apps are downloaded from a trusted source, such as the <u>Android Market</u>, <u>Apple App Store</u> or the <u>Amazon App Store</u>. When you download the app, it will ask for various "permissions." Be sure to read through them and note whether they make sense... for example, does a shopping app need access to your contact list? Another way to check on the safety of apps is to read through the feedback in the comments section of the market and choose apps with a high rating.
- Never use your debit card for online purchases: A debit card is just like cash and if compromised, your bank account can be wiped out.
- ✤ Home for the holidays: Safe online holiday shopping begins with a secure network connection like that in most homes. Public Wi-Fi can be hacked by someone with

the right tools, exposing your <u>passwords</u>, billing information and other sensitive data. Therefore, if you're using a public connection, it's best to limit yourself to windowshopping and price comparing, rather than buying.

- Connection Protection: Your computer should always have the most recent updates installed for spam filters, anti-virus and anti-spyware software, and a secure firewall.
- Deck your halls: A security app is more than ornamental window dressing -it's vital for online shopping. Webroot found that only 40 percent of respondents have a security app installed on their smartphones and tablets, putting their devices and personal information at risk. Take a hint from older surfers: While younger users more often use their devices for shopping to place orders, compare prices and download coupons the survey found that users ages 50 and older were more likely to have security on their device.