

# Online Shopping This Christmas

It's projected that more people than ever will do much of their holiday shopping online.

While the deals can be too good to pass up, it's important to protect yourself while crossing off your Christmas shopping list. Here are some tips to help keep you (and your wallet) safe when shopping online:

**Think Before You Click:** Beware of advertisements offering deals that seem too good to be true. Instead of clicking the ad, go directly to the company's website and find the deal there. Often scammers will use an enticing offer to lure you into buying a product that might never come. It's best to keep your shopping to reputable outlets that you recognize.

**Choose Your Payment Wisely:**

Using a debit card can often be a risky proposition if something goes wrong. Debit cards may not offer the same level of fraud protection that a credit card offers. You can also further protect yourself by using a 3rd party payment option like Apple Pay, Google Pay, or even PayPal.

**Use Secure Wi-Fi:**

Before you begin your shopping spree, make sure the wi-fi network you are connected to is secure. A secure wi-fi network requires you to enter a password in order to join the network. Open wi-fi networks, such as what you find at a coffee shop or public place, may not be secure. An unsecure wi-fi network means somebody could more easily obtain your information.

**Look for the Lock:**

Make sure you only do business with websites that display the security lock next to their URL in the address bar of your browser. Another thing to look for: make sure the website address starts with HTTPS as the S indicates a secure connection. Both indicate that your transaction with the website will be encrypted.

**Use Complex Passwords:**

Some online stores will require you to make an account in order to complete the checkout process. Make sure to choose a secure and complex password that is not easily guessed when creating an account. A good password should contain at least

12-15 letters, numbers, and special characters.

Following these tips will help keep you safe online not only during this holiday shopping season but year-round. Happy Holidays from all of us at Red River Communications!

*Article submitted by Red River Communications, Dirk Monson*



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