

6 Important Rules For Online Shopping



The end of year holidays mark the busiest time of the year for online shoppers. We're all rushing around trying to find the right gift that doesn't break the budget. Throw in family time and stress can get out of hand. Sadly, this time also marks one of the busiest times of year for online hackers. With the flurry of activity online, they know they've got ample targets.

Of course, not all targets are equal. Hackers would rather make a quick buck than spend their time forcing their way through in-depth security. That's why it's so important to follow the 5 most important rules for online shopping.

1. Strengthen your passwords

There's no reason to still use the same password you came up with in high school. It's a dirty truth that big businesses suffer data breaches – that means the longer you use a password the more likely it's been hacked. Even if you're not using that old website, hackers might know your information and will try logging in to common sites using your old email + password combination. We know it can be a pain to keep track of everything, and that's why we recommend using a password manager service.

2. Visit reputable sites

We all want to score the best deals on holiday shopping, but the old adage is true – if it seems too good to be true, it probably is. You don't need to go to sketchy sites to find the best prices. The biggest retailers have deals all season long. Plus, when you use a big site you don't run the risk of getting a knockoff product.

3. Protect your WiFi

So much of our life is on the go, and holiday shopping is no different. Did you know that WiFi networks are often targeted by hackers and scammers? Even the one in your home can be spoofed, allowing thieves to steal your information. That's even more true when you're connected at the local coffee shop. With a VPN (Virtual Private Network – something all the best antivirus options offer), your information is secure no matter where you connect.

4. Invest in antivirus

You get what you pay for doesn't just apply to your shopping. If you really want to make sure you're safe online during the holidays, you want to make sure to invest in a reputable antivirus. No one wants a knock-off gifts – they're low quality and unreliable. So why would you settle for a knock-off antivirus? Look for an option that has lots of good reviews, or even better go to a big box store and ask their experts for recommendations.

5. It pays to be suspicious

A healthy amount of suspicion can go a long way in protecting yourself while you're shopping online (and let's not get started on the sketchy ads we all get on social media). It's always important to trust your gut. It's also important to be wary of free money, unexpected calls from financial institutions and sites asking for personal information (rather than just billing info). And let's not get started on the sketchy ads we all get on social media.



6. Shield your financial data.

Don't let your browser or an e-commerce site save your credit card information. Sure, it's a pain to re-enter your payment details at every purchase, but that extra work protects your card if that site—or your computer—is ever breached. It's also recommended using a single credit card for all of your online purchases to make it easier to monitor for unauthorized charges. Alternatively, many consumer technology experts urge online shoppers to use digital wallets such as PayPal, Apple Pay, or Google Pay. These payment services mask your financial data, so you won't have to share your personal information with every site you patronize.

Holiday shopping can be stressful enough, don't let it get worse with a stolen credit card or hacked computer. Follow the 5 most important rules for staying safe online and you can shop worry free and get back to celebrating.

- *Kyle Machado*