NATIONAL CYBERSECURITY ALLIANCE

Stay Safe Online While Holiday Shopping



The holidays are the most wonderful time of the year — and also one of the busiest for online scammers. As you hunt for the perfect gift, take a few simple steps to protect your money and your personal information.

1. Shop Smart and Stick With Trusted Retailers

- **Buy directly from official websites or well-known stores**. Be cautious of unfamiliar sites with prices that seem too good to be true -- they often are.
- **Compare prices before you buy**. Knowing what an item normally costs helps you spot suspicious deals or counterfeit products.
- **Look for "https://" and the lock icon** in your browser before entering payment information.

2. Protect Your Payment and Personal Info

- **Never shop or bank on public Wi-Fi**. It's not secure — save your purchases for home or use your mobile hotspot or a VPN.
- **Share only what's necessary**. If a retailer asks for more personal info than you're comfortable providing, shop elsewhere.
- **Use credit cards**. They often include stronger fraud protection than debit cards.

3. Secure Your Accounts

- **Use a strong, unique password at least 16 characters** for each shopping or banking account — and store them in a password manager.
- **Turn on multifactor authentication (MFA)** wherever possible for extra protection.
- **Keep your devices up to date** with the latest software and security patches.

4. Watch Out for Scams and other CyberGrinches

- **Be skeptical of emails, texts, or ads** that offer unbelievable deals or ask for personal info. They may be phishing attempts.
- **Avoid buying from resale sites** where automated "Grinch Bots" hoard popular items and resell them at inflated prices — often with higher risk of fraud.
- **Report suspicious messages** to your email provider or IT team.

5. Monitor Your Accounts

- **Check your bank and credit card statements regularly**. Flag and report any unfamiliar charges right away.
- **Set up transaction alerts** to catch fraudulent activity quickly.
- **Freeze your credit by default** with the 3 major credit bureaus (Equifax, Experion, and TransUnion) and unfreeze it when applying for credit. It's free and doesn't impact your credit score!

KEEP THE CYBER SPIRIT ALL YEAR LONG

Good online shopping habits are actually smart practices to follow all year round. Give yourself the gift of peace of mind: stay alert, stay secure, and make cybersecurity part of your everyday routine.