Cybersecurity Tips for Safe Holiday Shopping

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As the holiday season approaches, online shopping surges, providing ample opportunities for consumers and cybercriminals. With the convenience of buying gifts online comes the need for elevated cybersecurity awareness. Holiday shopping can present various risks, from phishing scams to data breaches, so it's crucial to stay vigilant. Here are some essential tips to protect yourself while shopping online this holiday season.

- **Stick to Trusted Websites:**
  When shopping online, always use reputable and well-established websites. Avoid clicking on links from unsolicited emails or social media advertisements, which can often lead to fake or compromised sites. These may look like legitimate retailers but are designed to steal your personal and financial information. Check that the website URL begins with "https://," and look for a padlock symbol in the address bar, indicating a secure connection.

- **Beware of Phishing Scams:**
  Phishing attacks are common during the holiday season as cybercriminals attempt to trick shoppers into revealing personal information. Phishing emails often contain fake shipping notifications, invoices, or special deals designed to entice you to click on a malicious link. Be cautious when opening emails from unknown senders, especially if they ask for sensitive information such as passwords or credit card details. Always verify the sender's email address and the message's legitimacy before clicking any links.

- **Enable Multi-Factor Authentication (MFA):**
  For added security, enable multi-factor authentication (MFA) on your online shopping accounts. MFA adds an extra layer of protection by requiring not just a password but also a second form of verification, such as a code sent to your phone or an authentication app. This helps prevent unauthorized access even if someone obtains your password.

- **Use Strong, Unique Passwords:**
  A strong password is one of the most effective ways to protect your online accounts. Use unique passwords for each account, and avoid using easily guessable information like your name or birthdate. Consider using a password manager to generate and store complex passwords. Changing your passwords regularly is also a good practice, especially for accounts tied to financial transactions.

- **Avoid Public Wi-Fi:**
  While it may be tempting to shop while sipping coffee at a café, avoid making purchases over public Wi-Fi networks. These networks are often unsecured, making it easier for hackers to intercept your personal information. If you must shop on the go, consider using a Virtual Private Network (VPN) to encrypt your data and protect your browsing activity.

- **Monitor Your Accounts:**
  During the busy holiday shopping season, it's essential to monitor your bank and credit card statements regularly. Check for any unauthorized transactions, no matter how small. Cybercriminals often test stolen credit card details with small purchases before making larger fraudulent charges. If you notice anything suspicious, report it to your bank immediately.

- **Be Cautious of the "Too Good to Be True" Deals:**
  Scammers often lure unsuspecting shoppers with deals that seem too good to be true. Be cautious when encountering massive discounts, especially from unfamiliar retailers. If a deal seems suspiciously low, research the seller or product before making a purchase. It's better to pay a little more from a reputable retailer than risk losing money to a scam.

- **Use Credit Cards or Secure Payment Methods:**
  When shopping online, using a credit card is generally safer than a debit card. Credit cards often offer better fraud protection, and it's easier to dispute charges if your information is compromised. Alternatively, you can use secure payment methods such as PayPal or Apple Pay, which add extra protection by keeping your financial details private.

Holiday shopping is a prime time for cyber threats, but by staying aware and following these cybersecurity practices, you can shop with confidence. Stick to trusted retailers, be cautious of deals and emails, use secure connections, and monitor your accounts for suspicious activity. With a little vigilance, you can enjoy the convenience of online shopping while keeping your personal and financial information safe.

Please contact cybersecurity@ihs.gov with any questions or comments about this newsletter.