More of us will be conducting our holiday shopping online due to COVID-19 and the restrictions placed on in-store traffic. Holiday online sales are expected to reach $189 billion, up 33 percent over last year, according to Adobe Analytics. And, where the shoppers go, so do the fraudsters, shopping for your financial and personal information.

Tips to help keep your financial and personal information secure when shopping online

- **Be mindful of holiday phishing scams.** Cybercriminals often copy well-recognized branding into fake messages, such as order confirmations and package delivery notices. Avoid clicking on links in an email or text message. Instead, type the link into your browser or go directly to the retailer or shipper’s website.
- **Shop reputable, trustworthy retailers.** If you are unfamiliar with the retailer, research the company and read the reviews before making a purchase. Some cybercriminals have a flare for forging legitimate-looking websites.
- **Check that the website is secure.** Before placing an order, look for “https” in the
website address—the “s” stands for secure—and a small image of a padlock. Don’t share information on an unsecured website.

- **Use credit cards or a reputable online payment service such as PayPal.** Do not use debit or prepaid cards or send a check or wire.
- **Keep your computer software up to date.** That includes the operation system, antivirus, and web browser.
- **Only use secure Wi-Fi when sharing financial and personal information.** If you need to use an unsecured network or public Wi-Fi (hotspot), be sure to connect to a virtual private network (VPN) first. Otherwise, your information may be accessible to other users.
- **Use strong passwords that are difficult to crack.** It takes less than one second to crack “qwerty123.” It takes centuries to crack a passphrase like “Mdltearsc$175.” (If you’re curious, it’s “My dog loves to eat and run she cost $175.”)
- **Trust your instinct.** If an offer seems too good to be true, it probably is.

**Resources for more information**


**Groups audience:**
Office of Information Security

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**Links**
[1] https://www.cu.edu/security/tips-secure-online-shopping