

# Security tips to consider before buying online this holiday season

Online shopping has become a wildly popular way for consumers to meet their holiday shopping needs. According to Mastercard, e-commerce sales hit a record high in the 2019 holiday season. Data from Mastercard's Spending-Pulse report indicated that consumers spent 19 percent more on online shopping in 2019 than they did in the previous holiday season.

That record may be short lived, as shoppers are expected to spend even more online this holiday season as they continue to confront the global COVID-19 pandemic. A

recent survey of 1,000 consumers conducted by the omnichannel technology provider Radial found that two-thirds of shoppers expect to increase their online purchases this holiday season.

Online shopping may be especially convenient during a pandemic, but online shoppers must take steps to protect themselves from cyber criminals.

- Make your browsing more secure. HTTPS Everywhere is an extension that encrypts shoppers' communications with major websites, thereby making their browsing more secure. Compatible with

browsers such as Chrome, Firefox and Opera, HTTPS Everywhere employs technology to ensure websites do not default to unencrypted HTTP sites, which are not as secure as HTTPS sites.

- Don't just use any Wi-Fi. Wi-Fi can make holiday shopping a breeze, but shoppers should know that unsecured Wi-Fi connections make it easy for cyber criminals to see everything users are doing online. When using Wi-Fi to shop, make sure the connection requires a password and never purchase items from a site that does not. WPA2 AES encryption does

not make users invulnerable to hackers or other criminals, but it does provide substantial security that's superior to other encryption technology.

- Use a credit card instead of your debit card. Credit cards provide more protection to consumers than debit cards. Though conditions apply, credit card users are not liable if fraudulent purchases are made with their cards, while debit card users could face an uphill battle to avoid being on the hook for fraudulent purchases.

- Shop via mobile apps instead of websites. Cyber criminals are

less likely to target mobile apps in an effort to access consumer data because apps require hackers to create specific attacks for each app. Websites are vulnerable to general browser attacks, which means hackers don't have to work as hard to access site visitors' sensitive data as they would if they were to target retail apps.

Experts expect online shopping to reach new heights this holiday season, and it's up to consumers to take every step necessary to ensure their sensitive financial information is kept safe from online criminals.



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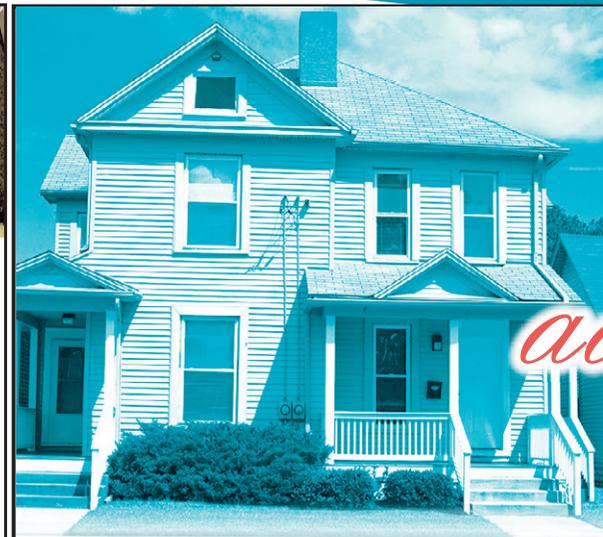

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