

Ten ways to stay safe while shopping online

November 25 2014, by David Kelly



As the holiday shopping season gets underway, the importance of avoiding hackers, phishing scams and phony websites while buying online becomes increasingly important.

University of Colorado Denver cyber [security expert](#), Jason Lewis, PhD, a computer science instructor, has put together a list of 10 ways to stay safe while shopping online this season.

- Remember: If it seems too good to be true, it probably is.
- Ensure that you don't become a victim of a [phishing scam](#): go to the correct website (watch for typos) and be sure that the link in

your email is legitimate.

- Know your store/seller. Research the store if it is not one of the large national chains. Ensure it is legitimate before you make a purchase. Consider checking the Better Business Bureau.
- Use a credit card, not a debit card: [credit cards](#) offer more protections, plus if your [debit card](#) is compromised it can be a lot of work to clear up (your bank account might be frozen or have all of its funds depleted).
- Many credit card companies offer a one-time credit card number to use online. Consider using this feature.
- Designate one credit card for all on-line purchases, if compromised, it's the same card.
- Always sign up for 2-factor authentication with online sites, and especially banking.
- When creating a new account on the sellers' site don't use the same password you use for your email and banks. That way if the store is "hacked" the hacker won't get your passwords.
- Don't use public browsers to make your purchase.
- Keep Antivirus software up to date and scan for malware before/after major purchases.

Provided by University of Colorado Denver

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