

Stay Secure As You Shop Online

It's the holiday season with lots of gift-buying to be done. So let's examine your options.

First, you could go to the mall, the outlet shops or that row of big-box stores near the highway. The drawbacks? Traffic snarls, parking problems, long lines, snooty sales clerks and frustration when the items you want are all sold out.

Or you could shop online. While you dodge many of the in-person purchasing hassles, you've still got to be wary of other things – identity theft, fraud, misleading price information and shady return/exchange policies.

Still, more and more people are choosing to shop from the comfort of their own computer. In 2018, Americans bought about \$124 billion worth of gifts and other holiday items online and about 83% of consumers did at least some of their holiday shopping online.

Whether you're part of that crowd or ready to join it, there are ways to make your online experience safer, more secure and more satisfying. Here are a few:

- **Check Your Protection.** You're going to be spending hours online perusing dozens of websites. The best way to protect yourself from malware, spyware and the like is to make sure your computer is running updated anti-virus software. Also, use browsers with updated security features, and regularly install official patches from legitimate vendors.
- **Look for the Lock.** Some websites are really secure, and others are pretty iffy. How can you tell the difference? Look for ones with URLs that have a tiny lock icon next to them and begin with "https." These websites take extra steps to prevent the spread of any data you share, including passwords or financial information.
- **Go with What You Know.** When you're investing all this time and money to buy the perfect gift for a friend or loved one, you don't want to get ripped off. The fact is, some websites that look perfectly legit are shams, set up solely to extract your credit card data. To play it safe during the holiday season, consider doing business with retailers you have used before.
- **Detective Work.** Still want to try someplace new? Do some digging to make sure the online business is reputable. Contact the Better Business Bureau, look for reviews and check for an active social media presence. Another smart step - see if you can contact the business directly. If no phone number, email address or postal address is available, that's often a red flag.
- **Too Good to Be True?** Sure, we're all looking for bargains. But be wary if a price seems way too low. It could be a sign that this is a scam website. Or it could be a real business that's misleading you about the size or quality of product they're offering. The best

hedge is to go to other websites and compare prices, pictures and descriptions of similar merchandise.

- **Too Many Questions?** You've found what you want, you've loaded your cart and headed to the checkout. But now the website wants a lot of personal information, much more than usual, and that's not something you want to provide online. You have two options. Call the company's customer service reps and see if you can supply some other forms of ID. Or walk away and shop elsewhere.
- **Happy Returns?** When you shop in person at a well-known retailer, you see the product you buy. And you're pretty sure they'll let you return or exchange the gift if the item is defective or isn't a good fit for the recipient. But when you shop online, you're buying sight unseen. So it's important to read the fine print – or make a call or send an email – and make sure the retailer has a return and exchange policy you're comfortable with.
- **Play Your Cards Right.** There are all kinds of online payment systems out there, and they all accept your debit card. But it's best to stick with your PACU credit card. First off, all that holiday spending can earn you rewards with Visa ScoreCard Rewards, [[links to https://www.pacu.com/personal/visa-credit-cards/visa-scorecard-rewards/](https://www.pacu.com/personal/visa-credit-cards/visa-scorecard-rewards/)] or you can save on interest with our 3.90% intro rate [[links to https://www.pacu.com/personal/visa-credit-cards/390-intro-rate/](https://www.pacu.com/personal/visa-credit-cards/390-intro-rate/)] on the Piedmont Advantage Platinum or Platinum Rewards Visa cards. Second, if your financial data falls into the wrong hands, Visa offers \$0 liability for fraudulent purchases.
- **Stay Organized.** It's a really busy time of year, but you should try to make time to keep tabs on all your online orders. Print the receipt and make note of the order confirmation number and postal tracking information. If your special gift doesn't show up, you'll be able to use this information to help resolve the problem. Also, keep a close watch on your credit card and online banking statements to make sure there are no fraudulent charges. It's a good idea to sign up for automatic alerts [[links to https://www.pacu.com/personal/convenient-access/on-the-go/](https://www.pacu.com/personal/convenient-access/on-the-go/)] that will notify you of any suspicious account activity.

Odds are you shop online year-round. And these tips are just as good in March, May and August as they are in November and December. Want to know more? Read additional details on our Security & Fraud page. [[links to https://www.pacu.com/explore/security-fraud/](https://www.pacu.com/explore/security-fraud/)]