

# Shopping Online

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January brings after-Christmas specials and white sales. One of the best capabilities the Internet offers is that you're not bound by geographical location. This is especially handy when you're shopping. You can shop anywhere, anytime, and you can be competitive about it. But there are still risks.

Although identity theft and credit card fraud are more common in the real world (off line), they still happen online so staying safe while you're shopping online is paramount. Here are five tips for shopping safely online:

- **Choose Credit Over Debit:** You probably don't often hear advice to use a credit card instead of a debit card or cash, but if you can do it responsibly, you absolutely should. Credit cards offer protection from identity theft that debit cards don't. For example, with a credit card, your liability for fraudulent charges caps at \$50 as long as you report the fraud within 30 or 60 days (depending on the company). However, if you're using your debit card online and someone gains access to it, they can clean out your checking account before you even learn there's a problem. It's likely you'll get part of that money back, but possible that it can take a while, and that you won't get it all. So, use a credit card instead and pay the bill off monthly.
- **Disposable Is Better:** Even better than using a credit card is to use a disposable credit card. Disposable credit cards work just like most gift cards. You add a specified dollar amount to the card, and it's good until that is gone. Once it's gone, you can add more, or purchase a new disposable card. Both Visa and American Express now offer these cards in varying amounts, so they're easy to get hold of. The bonus is that if the number from a disposable credit card is stolen, it's anonymous, and criminals can't gain access to anything more than the dollar amount that's still available on the card so keep that amount on the low side.
- **Verify Website Security:** The variety that's available when shopping online can be dizzying, but it doesn't stop at just the products and prices that are available online. There are also different levels of security that are available online, and you want to be aware of them. Some online web sites don't offer secure shopping. That means that savvy criminals can capture everything that you enter onto a form on those sites, including your personal and credit information. If you're going to shop online, limit yourself to secure sites. You can tell if a site is secure by the URL (the web address at the top of the screen). A secure web site starts with HTTPS://. Specifically look for the "S"; that's the key to a Secure site. If the site begins with the shorter HTTP it is NOT secure. Secure sites will also have a small lock icon in the lower right corner of the screen.
- **Don't Shop Publically:** If you plan to do any shopping online do it at home. At home, you can shop any time of the day or night (in your pajamas if you want to). You also know who accesses your computer at home. If you're using a public computer — at the library, at a cyber café, or at work — to do your shopping, you have no control over who else might be using that computer. You also don't have any control over what kind of spyware or malware might be infecting that computer. So, just shop at home. It's much safer.

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- Don't Store Information Elsewhere: Many shopping sites, even the major ones, offer you the ability to save your credit card information on their servers to speed the shopping process. Think Amazon.com's OneClick shopping. It's definitely faster, but there are some risks to maintaining your personal information elsewhere. If a company that you're shopping with has a data breach, your personal information could be put at risk. It takes a little longer, but instead of storing your information on some server that you have no control over, just enter it yourself each time you shop.
- Price and selection are two of the best benefits to shopping online. But don't let the benefits lull you into complacency. Take the time to shop securely, and use caution with the sites that you choose to shop on. Then, not only can you find great deals, but you can do it without the worry that your identity will be stolen in the process. Think Amazon.com's OneClick shopping. It's definitely faster, but there are some risks to maintaining your personal information elsewhere. If a company that you're shopping with has a data breach, your personal information could be put at risk. It takes a little longer, but instead of storing your information on some server that you have no control over, just enter it yourself each time you shop.

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