

Holiday Gift Section

*** HOLIDAY SEASON ***

5 Tips for a Safer Digital Experience This Holiday Shopping Season

(StatePoint) Online holiday shopping is booming this year, as more consumers avoid brick-and-mortar stores in an effort to socially distance.

According to a national consumer survey by Experian, 62 percent of shoppers will buy from the comfort of their computers. But with many worried about being a victim of identity theft and fraud, it may not be such a jolly experience.

In fact, 57 percent of those surveyed feel there's a greater risk this year of identity theft because of COVID-19, while 18 percent of survey respondents have already been affected by a coronavirus-related scam. However, even though consumers are concerned about identity theft, only 49 percent of those surveyed shop on protected internet connections and only 47 percent check if the websites are secure.

"With increased online traffic occurring, the holidays are always a ripe period for cybercriminals. However, this year is even more attractive for hackers," says Michael Bruemmer, Experian

vice president of Consumer Protection. "Consumers need to make sure they're following good security practices to keep their information and financial accounts safe and retailers should be vigilant so that shoppers have a positive customer experience."

For a safer digital experience this holiday shopping season, consumers should consider the following tips:

1. Don't use public Wi-Fi: Public networks make it easier for hackers to intercept data and steal sensitive information. Consumers should only enter credit card information or other sensitive data on their phones or computers from

home or on a private network, or use a secure virtual private network (VPN) connection.

2. Consider identity theft monitoring: A product like Experian home or on a private network, or use a secure virtual private network (VPN) connection.

3. Change passwords: With a password manager, consumers can create strong passwords for online accounts,

and change them regularly. **4. Use secure websites:** Consumers should only shop on websites they are familiar with and that have a URL that starts with "https" rather than "http." Https indicates the website has a secured connection, making it much harder to hack.

5. Don't use a debit card: Credit cards offer much more protection for online purchases than debit cards. If fraud occurs, the money is not gone from an associated checking account and a claim can be filed with their card issuer. Additional survey data can be found by visiting experian.com/blogs. For more tips to protect against identity theft, visit the Ask Experian blog at experian.com/education.



IdentityWorks helps monitor financial accounts and credit reports to identify possible fraud, such as a credit card account being opened in one's name. Offering fraud resolution support and real-time alerts, comprehensive identity theft monitoring can save consumers valuable time when it matters most.

While scams abound this time of year and this holiday season is presenting additional security threats, being proactive can help put a stop to cybercriminals and hackers.



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