

O come all ye faithful online shoppers

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Date : November 20, 2013

It's that time again! The countdown to the holidays. For many that means taking to the internet for their shopping. Personally, with so many relatives in other cities, I love online shopping! Free shipping, free wrapping, and I know my gifts get to their destination. BUT like all things online, you are entering your personal information in to their websites so you still need to be careful.

Here are some guidelines to make sure your shopping experience goes safely.

Selecting the company

I like to go big or go home. That is, I mostly pick large reliable retailers that I know and trust. I have at times found niche gifts off of Etsy or eBay, in which case I am trusting the online retailer with my personal information.

- If you are worried that the company itself is actually legitimate, you can check with the Better Business Bureau. The www.bbb.org site works in both Canada and the US.
- Use a credit card rather than a debit card. The transactions are traced by the credit card company and they may be able to help in a bad situation. Or use Paypal when available.

Making an account

Before you go creating your 170th account online, make sure that the site requires it. Often having an account means the site maintains your billing address and preferences, but if you are making a

one-off purchase, many sites allow purchasing without registering. More accounts mean a bigger binary tattoo for you, and the temptation to reuse username/password combination can present a security risk.

If you do need a new account:

- Try to use a different password with your email address. In a recent breach of Adobe, hackers were able to log in to a high number of Facebook accounts because the email-password combinations were the same.
- Limit the information you enter to what is required
- Make sure you watch for those checkboxes at the end where you agree to have your address or information shared, and uncheck them.
- Read the Terms and Conditions. I know, no one does, but pretend. ;)

If you chose to log in using a Social Network profile:

There are now options on many sites to log in via Twitter/Facebook/Google+. What does this mean? You select the network you want to log-in through and then no need for a new account. Too good to be true? You need to decide based on how comfortable you are with the data being shared. By using 'FaceBook Connect', 'Sign-in with Twitter' or 'Google Friend Connect' means you are allowing the company you are shopping with to have access to your social information. They like it because it allows them to show your name and picture on reviews and comments. It also allows them to target adds and search results to you. Here is what you are sharing in this case:

- **Twitter:** bio, followers, following list
- **Google+:** connection list, anything you have '+1' on
- **Facebook:** location, gender, favourites (that are public), friends list, followers, relationship status, network and schools attended.

Inputting your data

Time to put in the important details; your name, address and payment info.

- To ensure you are putting your data in a secure site, look for an 'S' in the web address so it should say 'https://' not 'http://'. Otherwise the data can be intercepted by those looking for unencrypted data. Especially in a place that has free wifi (ex Starbucks).
- NOTE: Credit cards are charged when the billing address matches the credit card number. When numbers are stolen, they cannot be used (for most credit card companies) unless the billing address is there too.

And now back to checking off my shopping list!