HOLIDAY SHOPPING
Safety Checklist

You’ll be spending enough on holiday gifts over the next few weeks. Don’t add the high costs of identity theft—both financial and emotional—to your holiday budget.

Tradeoffs between risk and convenience are a part of life. Should you shop for gifts online? Stand in line on Black Friday? Use Apple Pay or a card with an RFID chip? Don’t let convenience lull you into paying for your holiday gifts with your identity. The Center for Identity has some tips on shopping safely this holiday season.

Brick and Mortar Shopping

**Carry the bare minimum.** Remove as much personal information from your wallet or purse as you can. That includes things like insurance or Medicare cards, passports, or any credit cards you don’t plan to use. Once you’re out and about, keep your belongings close, with a watchful eye and a secure hand on any purses, bags, or wallets you’re carrying. Crowded stores and long lines are rich picking grounds for thieves.

**Consider an RFID sleeve.** Many credit cards and driver’s licenses use Radio Frequency Identification (RFID). A microchip embedded in your card sends a unique number, linked to a database with your account information, to an electronic reader when you show your ID or pay for goods and services. They’re extremely convenient; rather than swipe the card’s magnetic strip, users can scan the card without removing it from their wallet or purse. Unfortunately, thieves can use these electronic readers, as well—to scan your card even while it’s tucked away in your wallet or purse. An RFID sleeve uses a material such as aluminum to block the chip’s signal. For a low-tech solution, simply line your current wallet with aluminum foil.

Online Shopping

**Beware of public Wi-Fi.** Most Wi-Fi hotspots are unencrypted and unsecure. If you use an unsecured network to access an unsecured site, any sensitive information you give away could be fraudulently used.

**Whether your connection is public or private, make sure any e-commerce sites you visit are secure.** A secure site will encrypt your payment information. Check for a “padlock” icon in the menu bar, as well as a site that starts with https rather than http. The extra “S” literally stands for “secure.”

**Keep your computer security up to date.** Make sure your firewall is turned on and all security software is current. For more information on home network security, see our articles Securing Your Computer and Securing Your Home Network.

All Shopping

**Use a credit card if possible.** If your credit card is stolen or fraudulently used, you’re never on the hook for more than $50 in fraudulent charges. But with a debit card, your protection decreases as time goes on, leaving you liable for the entire stolen amount 60 days after your statement is sent to you. Use a debit card only to get cash at an ATM, and stick to cash or a credit card for point-of-sale transactions.