Holiday shopping season 2020

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The holiday season is upon us and retailers are already preparing for what they hope will be a successful shopping season. Because of COVID-19, it's likely that we'll be going online to look for those perfect gifts. With so many deals around and what seem like eternal "Black Friday " sales, it's important to keep some online shopping tips in mind.

So, if you plan to shop from the comfort of your home this year instead of heading out in person for those doorbuster deals, first, make sure your home computer has the latest antivirus software updated. This will help protect you from hackers and identity thieves. Read more computer safety tips here.

Once you're ready to shop, make sure you:

- **Take time to compare products.** To get the best deal, compare products. Do research online, check product comparison sites, and read online reviews.
- **Check out the seller.** Confirm that the seller is legit. Look for reviews about their reputation and customer service, and be sure you can contact the seller if you have a dispute.
- **Look for coupon codes.** Search the store's name with terms like "coupons," "discounts," or "free shipping."
- **Pay by credit card**. Paying by credit card gives you added protections. Never mail cash or wire money to online sellers. If the seller asks you to pay this way, it could be a scam.
- **Use secure checkout.** Before you enter your credit card information online, check that the website address starts with "https." The "s" stands for secure. If you don't see the "s," don't enter your information.
- **Keep records** of online transactions until you get the goods, confirm you got what you ordered, and that you're satisfied you won't have to return the item.

Check out more ways to ensure hassle-free online shopping here. And if you spot a fraud while shopping online this holiday season, report it to the FTC at ReportFraud.ftc.gov.