# Talking Santa, Shopping, and Scams

**Image:** Included in toolkit.

**Suggested Alt Text:** Gifts in a shopping basket on top of a laptop while a hand hovers with a credit card and holiday tree and lights in the background.

The holiday season is just around the corner. For many of us, holidays are a time for good food, better company, and the joy of gift-giving. Unfortunately, with increased holiday spending, it’s also an opportune time for cyber grinches to steal your financial information.

But don’t worry. The elves at the Department of Veterans Affairs (VA) Office of Information and Technology (OIT) have the tips you need to stay cyber-safe during the holiday season. Protect your personal and financial information by enhancing your credit card security, keeping an eye on your accounts, and being aware of social media risks.

These tips also work for everyday use and can be added to your personal cybersecurity defenses.

## **Tips for staying safe online during the holidays**

## Use a credit card for more security

* Credit cards and verified third-party payment services such as PayPal, ApplePay, and GooglePay offer additional security to your personal bank information.
* If someone steals your payment information, you have a better chance of returning funds to your account through a credit card or third-party payment service.

## If a deal sounds too good to be true, it probably is

* Buy only from trusted and established online retailers and avoid websites of retailers you’ve never heard of.
* Make sure you’re shopping on a secure site. Look for “https” in the website address. Sites with only “http” aren’t safe to submit payment information or other personal details.

## Monitor your accounts

* Be proactive and regularly check your online financial accounts for suspicious spending or other fraudulent activity, especially during holiday seasons.
* Take advantage of text and email alerting services many banks and credit card companies offer.

## Don’t overshare on social media

* Thieves monitor social media feeds, seeing when someone is spending time away for the holidays to plan the best time to strike.
* Save vacation picture posts until you return home and use it as an opportunity to reflect back on your trip.

For more cybersecurity best practices, **bookmark** and visit [**VA Cybersecurity Spot**](https://digital.va.gov/cyber) regularly.