



2021 Cyber Monday Online Shopping Guide

We all know how fun it is to take advantage of discounts during the holiday season. But, there's nothing fun about online shopping scams stealing from you.

Recent research concludes that **online purchasing scams** were the #1 scam reported in 2020.^[1] And these scams aren't out for change, either: median monetary loss rose by 26% from 2019 to 2020.^[2]

To take advantage of Cyber Monday deals without Cyber Monday deals taking advantage of you, Aura has compiled the **top 5 tips to avoid common online shopping scams**.

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1. Read User Reviews

Some retail websites are designed to look real, but function as high-level phishing scams. To verify the credibility of a retailer you've never purchased from, look to user reviews. If a company is a scam, has exorbitant shipping times, or hidden fees, other consumers will likely have written about these practices.

2. Use Credit, Not Debit

When choosing payment information for your online purchases, opt to use a credit card over a debit card where possible. Credit cards typically have more fraud protections in place when compared to debit cards, giving you additional protection in the case of a data breach.

3. Don't Get Phished

Every year, phishing emails and websites get more realistic, and more difficult to spot. Be skeptical about any email offers that you receive, and always double check that URLs are legitimate before you submit your information. If you receive an email with a coupon that seems too good to be true – it probably is.

4. Run Regular Antivirus Scans

No matter what website you're shopping on, if your computer is infected with malware or ransomware, you're at risk. Install an antivirus software that you trust and schedule frequent, automatic scans. Especially during the holiday season, the last thing you want to be spending money on is a broken or infected computer.

Amazon has become the **second most impersonated** brand by online shopping scammers. [3]

5. Keep Security Top of Mind

With a majority of holiday shopping moving online this year, your digital security is more important than ever. As shoppers move online, so will scammers. Keeping security top of mind will help you safely navigate any sticky shopping situations you might find yourself in. From all of us here at Aura, we're wishing you a happy (and secure) holiday season!

Aura was founded on the belief that people should be able to live with the peace of mind that their identity, online accounts and devices will remain safe, private, and protected, no matter where they go.

Protect yourself this holiday season with Aura.