How to Stay Safe When Shopping for Holiday Gifts Online

Want to avoid long lines and large crowds this holiday season? Shopping online lets you zip through your list with just a few clicks.

Before whipping out your plastic, however, you'll want to make sure you're shopping on a secure site. Use these tips to keep your data safe.

1. Look for the padlock symbol

Don't check out at a website unless you see a padlock symbol on the browser bar of whatever device you're using. This symbol means that the page has extra security to prevent others from viewing your sensitive information.

Another way to tell a website is secure is that it starts with "https" instead of just "http." The "s" means the site is secure.

2. Be cautious around public Wi-Fi

If you need to check your online banking account while you're away from home, avoid public Wi-Fi networks. Many retailers provide free Wi-Fi as a convenience to customers, but you can't be sure who's able to see the data you send on the network — including private information.

Instead, consider using a virtual private network, or VPN, a service that lets you encrypt the information you send over the internet. That way, others won't be able to access your data even if they can access the network. You can also send data over your personal cellular provider's network, which bypasses Wi-Fi.

3. Use a credit card instead of a debit card

Credit cards offer better consumer protections than debit cards do. If someone steals your credit card information and uses it to make unauthorized purchases, you'll be liable for $50 at most, depending on how quickly you report the loss. If your debit card information is stolen, you could lose all the money linked to your checking account.

If you're unhappy with an item you bought on a credit card — say it was damaged when you received it or it was never delivered — you don't have to pay until the dispute is resolved. But if you're unhappy with a debit card purchase, you'll need to file a dispute with the retailer and possibly your bank to try to recover the money after the fact. That's because debit card purchases automatically withdraw funds from your bank account.

4. Change passwords regularly

Even if you take steps to shop securely, a hacker could steal your user name, password or other sensitive information from a retailer's database. Protect yourself by changing the passwords of your online accounts every three months or so. That way, if hackers do breach a retailer's software, there's a good chance they'll have access only to an old password.

5. Update anti-virus software

If you shop from a home computer, keep your security software updated. Anti-virus software companies frequently release security updates to address newly discovered security loopholes.

Follow these tips and you can take advantage of the convenience of online shopping while also protecting yourself from online fraud.