

Safe Online Shopping

Online shopping has become a convenient way to purchase a wide range of goods from groceries to birthday presents to even mattresses. Unfortunately, there are criminals who want to part you from your money when you shop. Just as you protect your wallet when you shop in person, you need to be cautious online. Here are a few tips for safe online shopping:

- Start at trusted sites for major retailers. Sometimes criminals send out fake emails crafted to look like they came from sites where you do business. Don't click on those links. Go directly to the website by typing the URL (the website address) in your browser or going to a link you have bookmarked. If you are not sure that an online retailer is legitimate, look for online reviews from other customers or check with the Better Business Bureau.
- Make sure you use strong passwords for all your shopping and banking websites (long, complex, and unique) that can't be guessed by a hacker.
- Don't reuse passwords across different retail sites. If one website is a victim of a cyber-attack, you do not want the criminals to gain access to all your online activity because you have used the same password for multiple accounts.
- Never buy anything online with a credit card from a site that does not have SSL encryption installed. How do you know? Look for the full URL to begin with "HTTPS" instead of just HTTP, or look for the padlock symbol at the beginning of the address in your browser's location field. If you are not sure whether a website is using SSL encryption, do not use your credit card at this site.
- Check your online accounts regularly and make sure you recognize all transactions. If anything looks suspicious, report it immediately to the retailer and to your credit card company.
- Don't shop on public Wi-Fi. It may seem convenient to shop while relaxing in your favorite coffee shop or in other public places, but public Wi-Fi is also very convenient for hackers who use malicious software programs to eavesdrop on your online activity. Don't make it easy for a hacker to skim your credit card numbers and account credentials.
- Finally, think before you click! If something doesn't seem right with an online website, stay safe, and don't enter your personal or credit card information.

These are just a few ways to stay safe online. For consumer alerts and more resources to protect yourself from online scams, you can check out the FBI Internet Crime Complaint Center at ic3.gov.