



Shopping by Smartphone? Shop Smart.

Release Date: November 15, 2016

Contact: Jerad Albracht, 608-224-5007

Bill Cosh, Communications Director, 608-224-5020

MADISON – Consumer spending this holiday season is expected to be high – second only to 2015 – with nearly 57 percent of consumers planning to shop online (National Retail Federation). Smartphones, smartwatches, tablets and laptops; mobile payment service technologies; and apps with UPC scanning features make researching, comparing and buying items possible from nearly anywhere.

But with all of this convenience, there are risks to personal and financial information that need to be considered while shopping online. The Wisconsin Department of Agriculture, Trade and Consumer Protection advises consumers to keep their devices and applications up-to-date and to be careful of too-good-to-be-true offers and fake e-commerce sites.

“There are cyber-Grinches out there who want nothing more than to drain your checking account, steal your identity and ruin your holidays,” said Frank Frassetto, Division Administrator for Trade and Consumer Protection. “Be vigilant this season by avoiding unrealistic deals on questionable websites and social media posts.”

Online holiday scams often feature in-demand products like electronics and fashion items to attract your attention. Criminals use fake websites, classified ads, social media messages, and text and email blasts to rip you off or to trick you into downloading malware or providing your personal or banking information. Beware of unrealistic offers, coupons and other enticements – especially from websites with which you are not familiar.

Keep your online shopping experience safe by following these simple tips:

- Update your device’s operating system and antivirus software before you start shopping.
- Make sure a website is legitimate before ordering. Check for the company’s name, physical location and contact information. Remember that identity thieves can create websites that mimic a legitimate company’s site, so don’t trust a site based solely on its appearance.
- Avoid social media posts or emails that appear to offer free vouchers or gift cards – they often lead to online surveys designed to steal personal information.
- When purchasing gift cards online, be leery of auction sites selling discounted or bulk gift cards – you may end up with cards that have been tampered with, have been used or that are expired.
- Make sure you are using a secure site before you enter your password or any other personal or banking information. Secure sites start with “https” rather than “http” (the added “s” stands for “secure”).
- Pay by prepaid debit card or credit card. With a prepaid debit card, potential losses are limited to the amount of money loaded on the card. If you use a credit card, federal law gives you the right to dispute charges if you report them to the credit card company within 60 days of receiving the statement.
- Keep a paper trail. Print or save records of online transactions, item descriptions and copies of emails sent between you and the seller. Carefully review credit card statements after the holidays to look for unauthorized charges.

For additional information or to file a consumer complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp hotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

Connect with us on Facebook at www.facebook.com/wiconsumer.