



Cyber-Scrooges Steal While You Shop

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MADISON – Holiday sales are expected to increase for the ninth year in a row in 2017, and online shopping will continue to drive much of the spending (National Retail Federation). Using smartphones, smartwatches, tablets and laptop computers, consumers can tackle an entire shopping list from anywhere they can get an internet connection.

But with this convenience comes the need to protect your personal and financial information when 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.

“The sheer volume of mobile shopping transactions during the holiday season gives cyber criminals a plethora of opportunities to rip off consumers’ financial and personal information,” said Michelle Reinen, Director of the Bureau of Consumer Protection. “Limit your transactions to secure sites on secure networks and watch out for questionable offers on unfamiliar websites and in 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 business’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 on a secure site before you enter your password or any personal or banking information. Secure sites start with “https” rather than “http” (the “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.

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