## Consumer Protection Frade & Department of Wisconsin

## **Simple Steps for Safe Cyber Shopping**

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MADISON – Cyber Monday is less than a week away, and the expected surge in online shopping traffic is likely to draw cybercriminals out of the woodwork. The Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) asks consumers to protect their wallets by taking some simple safety precautions when shopping online throughout the holiday season.

"Cyberthieves know what the hot gift items are this year, and they target their scams accordingly," said Sandy Chalmers, Division Administrator of Trade and Consumer Protection. "These crooks post fake contests on social media sites, publish dangerous links, and send texts and emails to get shoppers to reveal personal information or download malicious software onto their devices."

Even when you're shopping with a well-known online retailer, carefully check return policies and restocking fees and find out who is responsible for any return shipping costs **before** submitting your order.

"Before you check out, know exactly what items you are purchasing, when the items should be delivered and who to contact if they do not arrive when expected." Chalmers said. "If that information is not clearly stated on the website, consider shopping elsewhere."

DATCP provides the following tips to help keep your online shopping experience safe:

- Make sure a website is legitimate before ordering. Check for the company's name, physical location and contact information. Beware of deals that seem too good to be true, particularly from websites with which you are not familiar. ID thieves can create websites that mimic a legitimate company's site. Do not trust a site based solely on its appearance.
- If you find an item you want to purchase, make sure you are using a secure site before you enter any personal or banking information secure sites start with "https" rather than "http" (the added "s" stands for "secure").
- To help protect your home connection from identity thieves and hackers, update your device's operating system and anti-virus software and install a firewall in your online setup before you even start your web shopping.
- Pay by credit card for extra protection. Consumers have the right to dispute charges if they find errors in their credit statement and 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 datcphotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

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