



Protect Yourself from Cyber-Scrooges When Shopping Online

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MADISON – Consumers are not the only ones heading online at this time of the year. The Wisconsin Department of Agriculture, Trade and Consumer Protection advises consumers to watch out for traps left by cybercriminals looking to empty your wallet while you fill your cart.

“Cyberthieves are aggressive at this time of year because they know how much money is exchanging hands,” said Sandy Chalmers, Division Administrator for Trade and Consumer Protection. “They are extremely creative in finding new ways to steal your money or personal information.”

Scams often target the hottest gift items. Criminals use fake websites, social media posts and email to trick you into providing your personal or banking information. Remember that a deal that sounds too good to be true probably is.

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

- 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 sites with which you are not familiar. ID thieves can create websites that mimic a legitimate company’s site. 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 offers of gift cards – you may end up with cards that have been tampered with, have been used or that are expired.
- 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.
- If you find an item you want to purchase, 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.
- To help protect your home connection from identity thieves and hackers, update your device’s operating system and anti-virus software before you start shopping.

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

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