



Shopping Online? Don't Gift Wrap Your Info for a Scammer

Release Date: November 20, 2015

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Editor's Note: This release was included in the DATCP Holiday Release Package distributed on November 13.

MADISON – Holiday shopping is an increasingly digital affair, with 46% of browsing and buying expected to take place online this year (National Retail Federation). Online shopping is quick and convenient, but it does provide openings for fraud. 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.

“While you’re online searching for holiday gifts, cybercriminals are online searching for you,” said Frank Frassetto, Division Administrator for Trade and Consumer Protection. “Use safe online practices and be skeptical of too-good-to-be-true offers in order to avoid their traps.”

Scams often target the hottest gift items. Criminals use fake websites, social media posts, and text and email messages to trick you into providing your personal or banking information. Beware of unrealistic offers, coupons and other enticements – especially from sites with which you are not familiar.

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

- 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.
- Make sure a website is legitimate before ordering. Check for the company’s name, physical location and contact information. Remember that ID 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.
- 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.

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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