

Online shopping is easy and convenient, but fraudsters take advantage of shoppers who are eager for a bargain or exploit security vulnerabilities in your computer's software. The best way to stay safe is to put security measures in place before connecting and by understanding the consequences of online actions. The Identity Theft Assistance Center (ITAC) offers these tips on how consumers can stay safe while shopping online this holiday season:

- **Keep a Clean Machine.** Every device – including smartphones and tablets - that you use to connect to the internet should have up-to-date software including security software, operating systems, programs and apps.
- **When in Doubt, Throw it Out.** Links in posts, email, tweets, and online advertising are often the way cybercriminals compromise your computer. Even if you know the source, if it looks suspicious it's best to delete or mark as junk mail.
- **Think Before You Act.** Be wary of communications that offer amazing deals that seem too good to be true or implore you to act immediately – including those about a problem with an order or payment or ask you to view their website via a provided link.
- **Get Savvy about Wi-Fi Hotspots.** Don't share personal information over an unsecured network (a connection that does not require a password for access). Using the direct web access on your phone (via a 3G/4G connection) is safer than an unsecured wireless network on your mobile device.
- **Make sure the Site is Legitimate.** This includes a padlock on your web browser's address bar or a URL address that begins with shhttp or https. These indicate that the purchase is encrypted or secured. For new sites, check online reviews.
- **Protect Your Personal Information.** Be alert to the kinds of information being collected to complete the transaction. Makes sure the information requested is only that needed to complete the transaction. Only fill out the required fields on checkout forms
- **Check the website's privacy policy.** Make sure you understand how your information will be stored and used.
- **Use Safe Payment Options.** Credit Cards are generally the safest option because they allow buyers to seek credit from the issuer if the product isn't delivered or isn't what was ordered. Credit Cards may have a limit on the monetary amount you will be responsible for paying. Never send cash through the mail or use a money writing service.
- **Keep a Paper Trail.** Save records of your online transactions, including the productdescription, price, online receipt, terms of the sale, and copies of email exchanges with the seller. Read your credit card statements as soon as you receive them to make sure there aren't any unauthorized changes. If there is a discrepancy, call your bank and report it immediately.

## About ITAC

The [Identity Theft Assistance Center](#) (ITAC) is a national advocate for identity theft victims.

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