Online Shopping Safety Tips

1. **Secure Your Computer**

   Before you even start shopping online make sure the software on your computer, tablet, or phone is up-to-date. Make sure to run your virus checker prior to shopping to make sure there are no viruses or keylogger problems that may compromise your information. Also, make sure your passwords are strong passwords.

2. **Beware of Phishing Emails**

   Tons of merchants will send you emails of their "good deals". However, in the middle of some of the legitimate emails may be some phishing emails that look to compromise your information.

3. **Don't Use Free Wi-Fi to Shop**

   Always use your own data plan. You may be tempted to shop while enjoy a drink at a nice coffee shop and using their free Wi-Fi. When you are using free Wi-Fi you have no idea how secure the connection may be. Many times cybercriminals can easily intercept your sensitive information on restaurant, hotel, airport, etc. connections.

4. **Know Your Merchant**

   Shop at websites you trust and are well-know. Most of the time the bigger the merchant the more time and money they will invest in the security of their website. If you do want to purchase something from a less well-known merchant, do your homework. You can type the name of the merchant then the word scam into a search engine to see what results you might find. Generally, only shop at merchants you know to reduce the risk of fraud.

5. **Use a Dedicated Credit Card**

   Use a dedicated credit card for online purchases because it is at a higher risk of getting compromised with online shopping. A credit card is a better choice than a debit card because a debit card is tied to your checking account. If a cybercriminal compromises your debit card your checking account could be wiped out causing checks and automatic drafts to bounce. However, a credit card is not tied to anything thus causing fewer problems if it is compromised.

6. **Use Secure Checkout**

   Before you enter your credit card information online, make sure it is a secure purchase. Check the website address to make sure it starts with "https" at checkout. The "s" stands for secure. If you don't see the "s", don't enter your information.

7. **Check Your Statements**

   Whenever you make online purchases always keep your receipt. Also make sure you get the merchant's contact information in case there is a problem. Once you received your credit card statement, check your receipts against your statement for accuracy. If there is a discrepancy, try to contact the merchant. If you cannot get the issue resolved with the merchant, contact your credit card company and dispute the transaction. If necessary, you can file a complaint with the Federal Trade Commission at www.ftc.gov.

Happy Shopping!