



Shop Safely Online This Holiday

Your Computer

Before you begin shopping online, make sure the software that powers your computer and smartphone is up to date.

Consider installing antivirus and anti-malware software. A Google search will turn up reputable brands that offer free and paid versions of their software.

Tactics to Watch For

The most common Black Friday cyber ripoffs begin with emails that look real, but link to fraudulent websites.

Avoid offers priced way below everybody else's or involve a coupon that you have to pay to use.

Safe Web Shopping

Every web address where you shop should begin with "https," not just "http."

Check the web address where you're shopping. If it's even slightly off, like costoco.com, amazondeals.co, walmart.com, just close the page.

Whenever you can, make online purchases as a "guest" instead of creating an account. If you must open a new account in order to make a purchase, create a long password that you don't use anywhere else.

Your Smartphone

Using your mobile device to make purchases? According to RiskIQ, 10% of all Black Friday apps available for download over the web are malicious! Stick to Apple and Google's app stores when downloading any apps.

Just say "no" if a mobile shopping app asks for access to your contacts, stored passwords or text messages.

Paying for Purchases

Set up text or email alerts from your bank and credit card company to notify you anytime there is activity of \$25 or more.

If you're buying something on eBay, pay for the purchase with PayPal or a credit card that's not linked directly to your bank account.

Never transfer money directly out of your bank account to buy something online because often it is impossible to get a refund from the seller.

If you think you've been conned, contact your bank right away. See if they can still stop the payment.

Avoid buying from eBay sellers who have little or no positive feedback from buyers. And remember that sometimes, positive feedback was posted by the seller to make them look reputable.

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