

How to Protect Yourself When Shopping Online

Things to Remember Before You Do Your Shopping Online

- Only purchase from merchants you know and trust. If you are unsure, check with the Better Business Bureau or the Federal Trade Commission.
- Check to see if the webpage address begins with “https” before you click “purchase.” The “s” stands for secure and indicates that communication with the webpage is encrypted.
- Consider using an online payment system (i.e. PayPal). Check with the Better Business Bureau for a list of authentic providers.
- If you do not use an authentic online payment system, consider using a credit card instead of a debit card. Credit cards are protected by the Fair Credit Billing Act and may reduce your liability if your information is used improperly.
- Use a strong and unique password. Try to avoid using birthdays or names of pets as passwords.
- Set a timeout on your computer and mobile device that requires authentication after a period of inactivity.
- Make sure your home Wi-Fi is secure.
- Install antivirus and anti-spyware software on your computer and mobile devices.

Words of Caution Before You Begin Your Shopping Online

- Do not use links from emails when purchasing. Only go to sites by entering the specific Internet address.
- Do not use public computers or public wireless access for your online shopping.
- Do not respond to pop-ups promising cash, bargains or gift cards in exchange for your response to a survey or other questions.