Safe Online Holiday Shopping

Online shopping will continue to drive much of the spending this holiday. Using smartphones, smartwatches, tablets and laptop computers, we can tackle an entire shopping list from anywhere we can get an internet connection.

But with this convenience comes the need to protect your personal and financial information when shopping online.

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

- Update your device's operating system and antivirus 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 identity thieves can create websites that mimic a legitimate business'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.

- Make sure you are on a secure site before you enter your password or any personal or banking information. Secure sites start with "https" rather than "http" (the "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 datcphotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.