

Staying Safe While Online Shopping

Online Shopping offers convenience and accessibility, but it also comes with risks such as identity theft, fraudulent websites, and data breaches. This guide provides essential safety tips to help protect your personal and financial information while shopping online.

Common Online Shopping Risks

- **Identity Theft** – Scammers steal personal and financial information.
- **Fake Online Stores** – Fraudulent websites mimic real retailers.
- **Unencrypted Data** – Data transmitted insecurely can be intercepted.
- **Data Breaches** – Cybercriminals target online retailers for customer information.
- **Fake Reviews** – Misleading reviews designed to influence buyers.
- **Phishing & Adware** – Fraudulent emails, pop-ups, and malware used to steal data.

Safe Online Shopping Practices

1. **Use Trusted Websites**
 - Stick to well-known retailers like Amazon, Walmart, and eBay.
 - Be cautious of third-party marketplace sellers on major sites.
2. **Check Website Security**
 - Look for 'https://' in the URL and a padlock icon.
 - Avoid sites with poor design, broken links, or unusual domain names.
3. **Research the Seller**
 - Use the Better Business Bureau (BBB) to check credibility.
 - Search online reviews and forums for customer experiences.
4. **Review Product Ratings & Reviews**
 - Compare reviews across different platforms.
 - Be wary of overly positive or generic reviews.
5. **Compare Prices**
 - Use price-checking tools like shopping.google.com.
 - If a deal seems too good to be true, it probably is.
6. **Check Return & Privacy Policies**
 - Look for clear return conditions, free return shipping, and time limits.
 - Ensure the site has a privacy policy that protects your data.

Payment Safety Tips

- **Use Credit Cards Over Debit Cards** – Credit cards offer better fraud protection.
- **Do Not Save Payment Details** – Avoid storing card information in browsers or accounts.
- **Use Strong Passwords** – At least 10 characters with a mix of letters, numbers, and symbols.
- **Avoid Public Wi-Fi** – Use secure networks or cellular data when making purchases.

Monitoring & Responding to Fraud

- **Regularly Check Bank Statements** – Identify unauthorized transactions early.
- **Report Fraudulent Charges Immediately** – Contact your bank or card provider.
- **Change Passwords if Breached** – Update passwords for compromised accounts.
- **Report Scams to Authorities**
 - **U.S.:** Federal Trade Commission (FTC) at reportfraud.ftc.gov or call 1-877-FTC-HELP.
 - **Canada:** Anti-Fraud Centre at antifraudcentre-centreantifraude.ca or call 1-888-495-8501.
 - **Local Law Enforcement:** Report suspicious activities and fraudulent sellers.

Final Thought: Online shopping is convenient, but vigilance is key. Always verify sellers, use secure payment methods, and protect your personal information to shop safely.

Need More Help?

For more information, contact Cyber-Seniors at **844-217-3057** or visit www.cyberseniors.org.

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