

## SRMG HOT TOPIC: SHOP ONLINE SAFELY

Every year an increasing number of people do their shopping on the Web to avoid long lines at the mall. However, for consumers who are not savvy about online safety, this convenience can come at a huge cost.

To avoid having your shopping experience ruined by a cyber crook, take a few important steps.

- **Safeguard your identity when you are online.** Use monitoring services such as CardCops [ID Secure](#). If you believe that your identity has been compromised, file a complaint with the [Federal Trade Commission \(FTC\)](#), the [Better Business Bureau \(BBB\)](#), and/or the [Internet Crime Complaint Center \(IC3\)](#).
- **Learn the safest way to pay for purchases online.** MSN Money's article [Protect Yourself: The Safest Ways to Pay Online](#) provides useful information on this topic.
- **Review consumer safety tips for online shopping.** Check out Microsoft's article [How to Shop Online More Safely](#) and the BBB's [Shopping Online for the Holidays: Twelve Tips to Protect Yourself from Cyber Grinches, Scams and Schemes](#) alert.
- **Educate yourself about online scams, fraud, and identity theft and laws related to these types of crimes.** [WiredSafety](#) and [About.com](#) are valuable resources for this type of information.
- **Review customer ratings for online stores.** Web sites such as [Epinions.com](#) and [BizRate](#) provide customer evaluations for many large online retailers.
- **Beware of fraudulent e-mails and phishing scams.** Microsoft's article [Recognize Phishing Scams and Fraudulent E-mail](#) can help you recognize these types of attacks and effectively protect yourself.