

## **Smart and Secure Shopping**

**By Barry Cowen**

- 1. THINK BEFORE YOU CLICK, TAP, EMAIL, OR TEXT ANYTHING. IT STAYS ON THE WEB.**
- 2. Lock your purchases in the trunk. Leave nothing valuable in view for thieves to steal.**
- 3. NEVER click on links provided in an e-mail to make a purchase. Go to the company site.**
- 4. Know what you want to buy, how you plan to use it, and how much you are willing to pay.**
- 5. To avoid package theft from your doorstep arrange for delivery that requires signature upon receipt, send gifts to the recipient's workplace, or have packages delivered to a pickup location operated by the carrier such as Amazon Locker that requires a pickup code to retrieve them.**
- 6. Research prices, warranties, return and exchange and shipping policies. Be especially aware of restocking fees and unnecessary extended warranties.**
- 7. Go to a retail store to check out and try out items before you buy them.**
- 8. Buy a gift card from the retailer's site or from the store issuing it. Cards sold on display racks and pharmacies may have been tampered with by thieves.**
- 9. Watch out for fake reviews, shopping sites, and apps.**
- 10. Read app and extension descriptions carefully. Download from authorized sources only.**
- 11. Shop only at sites you know and trust with https:// in the address bar with a closed padlock.**
- 12. Beware of websites that list no phone numbers or street address-only an e-mail or PO box.**
- 13. Watch out for e-mails from fake carriers claiming to have had a delivery problem.**
- 14. Always check your spelling when typing sites into the browser's address bar.**
- 15. Avoid bogus offers for freebies. Check on manufacturer's website to see if the offer exists.**
- 16. Place the original documentation for all purchases in a safe and easy to find location.**
- 17. Before completing an online order, review it before clicking on the "Confirm" or "Submit" button. To avoid double ordering, click only once.**
- 18. Avoid unfamiliar sites or apps that request your confidential information.**
- 19. Learn how to recognize e-mail phishing and delivery scams.**
- 20. Read the fine print before you make any online or in-store purchase.**
- 21. For maximum consumer protection, pay with a chip enabled credit card or PayPal account. Use your debit card as a credit card so no PIN is required.**
- 22. Avoid Ebay, Craigslist, Penny Auction and Amazon sites where individuals are selling products.**
- 23. Manually enter your online order information before and after checkout.**
- 24. Check sites to learn how to detect phished e-mail messages.**
- 25. Take control of your online privacy. NEVER post anything on social media that you would not post on your front door.**
- 26. Use identity monitoring services. Place fraud and text alerts on your accounts.**
- 27. Use strong passwords or long phrases and change them regularly.**
- 28. Shred all documents containing PII (Personally Identifiable Information).**
- 29. Keep your software and apps current with the latest security updates.**
- 30. Use a Virtual Private Network (VPN) when traveling or using a Wi-Fi hotspot.**