

# 11 Tips to Ensure Safe Online Shopping

As people have embraced the convenience of online shopping, it has also created an opportunity for identity thieves looking to steal sensitive personal and financial information. Here are 11 tips to help keep you safe while shopping online.



**76%**

of Americans shop online and have items delivered to their homes<sup>1</sup>

**23%**

of fraud schemes involve third-party seller schemes on legitimate e-commerce sites<sup>2</sup>

**\$224 million**

lost to online shopping scams in the first half of 2023<sup>3</sup>

<sup>1</sup> JLL, *Holiday Shopping Survey Report*, 2023  
<sup>2</sup> TransUnion, *Q2 Consumer Pulse Study*, 2023  
<sup>3</sup> FTC, *Consumer Sentinel Network*, 2023

# Protect yourself with these 11 Tips

- 1. Avoid Buying Common Goods from Unknown Sellers** | A fraudster may set up a website designed to look like a legitimate seller, but with no plans to ship you any goods you may buy. Before purchasing from any seller, research them online and check the Better Business Bureau for any scam reports.
- 2. Use Safe Payment Methods** | Your credit card usually offers greater protection over a debit card, especially if you need to dispute fraudulent charges, and will safeguard your bank account from unauthorized withdrawals. Avoid using a check or money order if you can, or your money may disappear with little to no recourse if you've made the transaction with a crook.
- 3. Take Caution Buying Through Ads and Offers** | Before making a purchase through an ad on social media, or even downloading a coupon, perform an internet search about the offer you received while adding words like "complaint" or "reviews." You may uncover a scam related to the offer.
- 4. Watch Out for Unsecure Websites** | In the address line of your browser, look for the padlock symbol followed by https. Watch for fake websites that mimic legitimate ones: They'll often swap numbers for letters, misspell names or add additional words or characters to the addresses of known websites. If you're buying from a reseller, only purchase from those with very positive feedback – negative reviews or no reviews are red flags.
- 5. Educate Teens on Safe Online Shopping** | Teens are doing more online shopping than ever, and now is a great time to encourage them to get a head start on protecting themselves from identity theft. Teach them how to protect their bank accounts by managing passwords and using anti-virus software or internet security software.
- 6. Avoid Stolen Packages** | Package thieves – also known as porch pirates – are getting more creative. If a scammer is monitoring your online activity, they can track shipments to your home and steal them when they arrive. You can prevent this by having packages delivered to an Amazon Locker or a pickup location provided by the carrier.
- 7. Be Smart About App Downloads** | Be cautious about what you are downloading and pay attention to details. Only use shopping apps downloaded from official sources and manage the permissions of what the app can access. Does a shopping app really need access to your contact list? Probably not.
- 8. Beware Unreal Offers** | If you get an unexpected promotional offer or discount code, remember that attackers can use these to catch victims in phishing scams. Don't fall for unrealistically deep discounts or claims of free merchandise – if it's too good to be true, it probably is.
- 9. Ignore Suspicious Delivery Notices** | Waiting for a package? Criminals will sometimes send text messages with bogus links for updates on deliveries – but the links are either phishing attempts or malware. Don't let your excitement for a delivery put you at risk.
- 10. Watch Your Card Statements** | Keep a close eye on your credit and debit card statements for any activity that looks suspicious. If you find anything unexpected, report it immediately. Sign up for alerts and notifications for all your charges.
- 11. Download Security Apps** | Consider downloading mobile device security apps to further enhance your safety when shopping online. These make shopping apps on your phones and tablets much safer.

Learn about our credit and identity protection services  
by visiting [identityforce.com](https://identityforce.com).

## ABOUT IDENTITYFORCE

IdentityForce, a TransUnion brand, offers proven identity, privacy and credit security solutions. We combine advanced detection technology, timely alerts, identity recovery services and 24/7 support with over 40 years of experience to get the job done. We are trusted by millions of people, global 1000 organizations and the U.S. government to protect what matters most.