



SCAM ALERT!

A Consumer Update from
Mat Heck, Jr.
Prosecuting Attorney



Dayton-Montgomery County Courts Building, P.O. Box 972, 301 W. Third St., Dayton, OH 45422 (937) 225-5757

Online Shopping

How to keep safe when shopping online this holiday season

DECEMBER 2013

As more and more people shop "online," some using mobile devices and public wi-fi networks to buy goods and services, the Montgomery County Prosecutor's Office is offering the following tips to keep your "electronic wallet" safe this holiday season:

- Make sure that your searches, and especially your purchases, are done with your web browser in "private" or "secure" mode. You can locate this option for your search engine in the settings menu of your device. By searching in "private" mode, you will not leave an internet search history or other private data such as cache (used as temporary storage of web documents) or cookies (used by websites to keep track of their visitors) for others to view at the end of your browsing session.
- Make sure that your device has the latest anti-virus and anti-spyware software installed and that the software has the latest updates. Depending on your options settings, you may have to manually select "update" to keep your anti-virus software up to date.
- If you are going to be using a public wi-fi network, such as at a coffee shop or other public place, consider doing your browsing there, but wait to make your actual purchase until you are on a more secure device or on your home network.
- Know the merchants that you are buying from. Often while searching for a particular item at a trusted website, you may see advertisements down the side of the webpage for the same, or a similar, product at a lower cost. Clicking on that advertisement may take you to an unsecure website, or one that is purely a scam. Be careful once you leave a trusted website.
- When making an actual purchase online, be sure that the web address at the top of the page contains either "https:" and then the web address, or an icon of a padlock. Either one of those indicates that the webpage you are using is "secure," meaning that the communication with the website is encrypted.
- If possible, use a credit card as opposed to a debit card or a bank debit to make your purchases. Many credit card companies will not hold the customer liable for a fraudulent purchase if a complaint is reported quickly. It is much easier to have a charge removed from your credit card statement than it is to have your bank repay your money.

Shopping online is certainly convenient and in many cases can save you money on the things that you buy. But just as you lock your car door at the mall and make sure your credit cards are safe in your wallet, you must take steps to ensure that your online search activity and purchases are equally secure.

The above ALERT is part of the Montgomery County Prosecuting Attorney's initiative to help citizens become aware of ways they can avoid becoming a victim, or ways they can help stop criminal activity that may be occurring. Upon request, the office can provide presentations on crime prevention actions and activities to halt crime and increase the quality of life in our community.

If you would like additional information on the above ALERT, or would like additional information regarding our programs to assist consumers in general and/or seniors in particular, please contact Kimberly Oliver, Supervising Attorney, Adult Protection Unit, or Ward Barrentine, Supervising Attorney, Fraud and Economic Crimes Unit at 937-225-5757.