

Be wary when shopping online

The dramatic increase in cyber shopping on the Monday following Thanksgiving has increased the number of deals available to online shoppers on Nov. 26. This is also an important time for shoppers to increase their awareness of the risks associated with shopping online.

Washoe County sheriff's Sgt. Dennis Carry, who investigates online fraud as supervisor of the Northern Nevada Cyber Center, knows the risks of online shopping all too well.

"You can take every step to protect yourself online but consumers must understand that providing credit card information to others is always a risk," Carry said in a statement. "The most effective way to protect yourself from fraud is to shop locally with cash or tamper proof checks."

Carry recognizes the convenience and options of online shopping will always make it popular with consumers and encourages the public to be safe and observant with all online purchases.

Carry recommends making sure you have an up-to-date security suite (firewall, anti-virus and anti-spyware) installed with the most current information before shopping online. Also, keep your operating system and Web browser up-to-date.

Before entering personal and financial information for an online transaction, look for signs that the site is secure. This includes a closed padlock on your Web browser's address bar or a URL address that begins with shttp or https. This indicates the purchase is encrypted or secured. Never use unsecured wireless networks to make an online purchase.

Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.

If you're using wireless Internet, make sure it's secured and not left open for just anyone. Use caution when using free Internet at a hotspot as you have no control over who might be intercepting your passwords and account information.

Print and save records of your online transactions, including the product description, price, online receipt, terms of the sale, and copies of any email exchange with the seller. Read your credit card statements as soon as you get them to make sure there are no unauthorized charges. If there is a discrepancy, report it immediately.

Never send cash through the mail or use a money-wiring service because you'll have no recourse if something goes wrong.