5 Tips for a Safe Online Holiday Shopping Experience

If you're like the millions of people who will be shopping online for the holidays this year, you need to be equipped with the facts to protect yourself against fraudsters who are plotting to steal your identity — and your money!

According to research by Javelin Strategy & Research, more than $16 billion was stolen from consumers in 2016 through identity theft or fraud, up 16 percent from 2015.

Arm yourself with these important tips before you venture online and start your holiday shopping!

1. Do not email any financial information, like a credit card number or social security number. Always look for indicators that the website is secure, such as a URL that begins with **https://.**
2. Examine the privacy policy. It should be clearly displayed on the website and tell you what personal information the website collects and how they're going to use it.
3. Be sure to read terms of purchase, such as refund policies and delivery dates. The FTC requires sellers to ship items as promised, or within 30 days after the order date if no specific date is outlined.
4. Always print or save records of your online transactions. Keep important information like product descriptions, price, the receipt, and any transactional emails about the purchase.
5. Keep an eye on your credit report for new inquiries or accounts opened in your name. Check out free credit monitoring sites such as Credit Karma and Credit Sesame.

If you have any issues during an online shopping transaction, you can file a complaint with the FTC. You can also report it to your Attorney General or your local consumer protection agency.