

Tips to protect yourself from online shopping scams this holiday season



(BPT) - Online shopping offers many advantages, including no lines, easy comparison shopping and competitive prices. Is it any wonder a [Forbes survey](#) found 82 percent of Americans plan to buy holiday gifts online this year? However, while online holiday shopping continues to grow, so too does online fraud, which peaks during the holiday season.

Online shopping grew by 16 percent between Thanksgiving and New Year's Eve in 2016, while fraud attempts during the same period grew by 31 percent, according to fraud detection and prevention company [ACI ReD Shield](#).

“Holiday shoppers aren’t the only ones looking to score a deal this holiday season; fraudsters are also hoping to scam well-intentioned gift-buyers,” says Lee Buchmann, Director, Anti-Fraud Operations, Western Union. “It’s important for shoppers to take precautions, such as never paying for an online purchase with a money transfer.”

Common holiday scams

Western Union cautions holiday shoppers to watch for common online shopping scams, such as:

* **Fake holiday shopping websites** — Scammers may set up temporary websites just for the holidays, or even establish a site that masquerades as the site of a well-known retailer. These sites may claim to offer deeply discounted merchandise or gift cards, or even coupons that you can allegedly use on the websites of legitimate retailers. However, the sites are often set up to scam people out of information, as well as money. They may collect your credit card information to make illegal charges, gather personal information that can be used for identity theft, or ask you to send payment via money transfer for merchandise you will never receive.

* **Email and social media scams** — You may receive emails or contacts through social media promising great holiday deals. Cybercriminals use these tactics to get you to click on links that download spyware, a virus or other forms of malware onto your device. This software can hijack valuable information such as login credentials, credit card information and even bank account information to be later used by the criminal.

* **Gift card scams** — You may receive an email or come across an online ad promising deep discounts on gift cards from popular merchants and restaurants. Instead of supplying the \$50 gift card you thought you were getting for a \$25 fee, the scam site collects your personal information, such as name, address, age, driver's license number and more. They may even ask for bank account information!

How to protect yourself

Western Union offers these tips for reducing your chances of falling victim to online fraud this holiday season:

* Never use a money transfer to pay for an online purchase. Legitimate businesses can accept credit cards or other forms of electronic payment. Credit cards offer more protection than debit cards in the case of fraudulent use.

* Never send a money transfer to someone you haven't met in person.

* Don't provide your banking information to businesses you aren't familiar with.

* Be wary of email solicitations promising great holiday deals from companies you don't know. Don't click on links within such emails.

* Shop online using secure Wi-Fi networks, and only make payments over secured connections. Information sent over public Wi-Fi can be seen — and stolen — by anyone.

* Look for indications the website you're shopping on takes security measures, such as a URL that begins with <https://>, rather than <http://>, or a lock symbol that indicates secure payments.

* Be skeptical of any website or individual seller who asks for a lot of personal information. To sell you an item, all they should really need is your name, delivery address, credit card number and associated payment address. They should never ask for your Social Security or bank account numbers.

* Do an internet search for reviews of a retailer for reviews before you purchase. There's a good chance someone will have written about their experience with a fraudulent retailer, which could ultimately save you money.

To learn more about fraud prevention, visit www.wu.com/fraudawareness. If you've sent a Western Union money transfer and believe you may have been a victim of fraud, call the Western Union fraud hotline at 1-800-448-1492.