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Florida Attorney General's Office News Release

CA: Online Shopping Tips for Cyber Monday and Beyond



TALLAHASSEE, Fla.—Attorney General Ashley Moody today issued a Consumer Alert with online shopping safety tips for Cyber Monday and the remainder of the holiday shopping season. Cyber Monday is the busiest online shopping day of the year with many Floridians aiming to get the best deals on popular products. According to the National Retail Federation, holiday spending is expected to increase approximately four percent this year, with shoppers spending an average of \$1,047. More than half of these shoppers will make online purchases. Attorney General Moody is encouraging Floridians to take steps to prevent identity theft and other online shopping pitfalls today and throughout this holiday shopping season.

Attorney General Ashley Moody said, "Last year, <u>Cyber Monday alone generated more than \$7</u> <u>billion nationwide in sales</u>, and many Floridians will be surfing the web today and throughout the remainder of the holiday season for the perfect presents for their loved ones. Don't let online scammers steal your merry this season by following some simple steps while shopping—use a credit card when possible and make sure you are shopping on a secure browser."

More tips for a safer online shopping experience this holiday season include:

- Ensuring the web browser being used has a secure connection before submitting payment information while ordering online. A padlock should appear in the address bar if the session is secure;
- Using a credit card for online transactions instead of a debit card. Both methods allow for charge disputes; however, with a debit card the purchase is immediately deducted from the bank account and may take days or weeks to reverse the charge;

- Knowing that some debit and credit card providers offer one-time card numbers to be used for online transactions for further protection. Information on whether a particular card company offers this service is located on the company's website;
- Creating strong passwords for online accounts using a mixture of uppercase and lowercase letters, numbers and special characters;
- Limiting the number of companies that possess personal information; and
- Avoiding ads, coupons or email solicitations from unknown senders—if the deal seems too good to be true, then it probably is.

Attorney General Moody recently released the 2019 Holiday Consumer Protection Guide, that contains tips on safer online shopping, charity-related scams, item recalls and more. To access the guide, click <u>here</u>.

The Attorney General's Consumer Protection Division offers resources for consumers through the Attorney General's website regarding various consumer protection topics. For more tips on online safety from the Attorney General's Consumer Protection Division, click <u>here</u>.

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The Florida Attorney General's Consumer Protection Division issues Consumer Alerts to inform Floridians of emerging scams, new methods used to commit fraud, increased reports of common scams, or any other deceptive practice. Consumer Alerts are designed to notify Floridians about scams and available refunds in an effort to prevent financial losses or other harm caused by deceptive practices. Anyone encountering a scam should report the incident to the Florida Attorney General's Office by calling 1(866) 9NO-SCAM or visiting MyFloridaLegal.com.