



(U//FOUO) VFC Highlight #17-21: What is Your Online Shopping Costing You?

November 22, 2017; Tracked by: HSEC-1

The Holiday season is a season of giving for most, but for cyber criminals, it is a season of taking.

(U) Key Points

- (U) The popularity of online shopping has steadily increased over the years with now almost 80% of U.S. consumers making online purchases. The number of internet crime complaints has simultaneously increased as well.
- (U) According to the Internet Crime Complaint Center (IC3), the number one internet complaint for 2016 in Virginia was Non-Payment/Non-Delivery of goods with victims losing an estimated \$3.4 million. Victims in Virginia also lost approximately \$1.6 million due to credit card fraud and another \$900,000 due to identify theft.
- (U) In 2016, IC3 ranked the Commonwealth of Virginia as fifth for reported victim loss and eighth for the number of reported victims .

(U) Http vs. Htpps

- (U) It is important to understand that those committing fraud continue to use more technologically sophisticated methods. These can include actions such as malicious advertising through pop-up ads and creating false commercial websites.
- (U) If you make an online purchase on an “http” site, your information is not stored securely, because “http” sites are not encrypted. This makes it easier for cybercriminals to access your credentials and credit card information.
- (U) Even after you visit an “https” site, sometimes you can be redirected to an “http” site by clicking on pop-up advertisements. Be sure to enter your payment information only on an “https” site.

(U) Online Shopping Safety/Security Tips

- (U) Only make online purchases through reputable companies.
- (U) Beware of sales through private companies or individual sellers that sound “too good to be true,” because most likely, they are.
- (U) No matter what device or internet connection you use when making online purchases, make sure you see the padlock symbol or “https” in the url bar.
- (U) Beware of making online purchases over public Wi-Fi. Wi-Fi might be free and convenient, but using your mobile device’s data plan is safer.
- (U) Use credit cards or gift cards for online purchases instead of debit cards.
- (U) If you see a pop-up advertisement online, do not click on the advertisement. Instead, type the link in the url bar to insure you are going to the actual website/ advertisement and not a malicious one.
- (U) Monitoring your accounts is always a best practice, but keep in mind that cyber criminals will often wait to use the information they collected until several months after a victim’s purchase was made.
- (U) If you feel you have become a victim of an internet related crime, report immediately to your local PD and financial institutions as needed.

(U) Please report any information pertaining to Internet Fraud to the VFC at VFC@vsp.virginia.gov.