

Even though the calendar still shows a good chunk of November remains before us, retailers are doing their best to get the holiday shopping season off to an early start. Every year, more Americans choose to do their holiday shopping online. According to Adobe Analytics, online holiday shopping in the US is predicted to top \$207 billion in 2021. The growth in online shopping and other online transactions is spurring a growth in online crime across the globe. Benton County is no exception to this trend. In October of 2021, the Benton County Sheriff's Office took reports from victims of internet-based fraud whose combined losses totaled over \$10,000.00.

Staying safe online while shopping is not that much different than staying safe IRL (in real life). The FBI, on their website, offers some sage advice on this topic. *"The same advice parents might deliver to young drivers on their first solo journey applies to everyone who wants to navigate safely online. A special agent in our Cyber Division offered the following:*

- *Don't drive in bad neighborhoods.*
- *If you don't lock your car, it's vulnerable; if you don't secure your computer, it's vulnerable.*
- *Reduce your vulnerability, and you reduce the threat."*

In your holiday shopping desperation, you've ventured onto the 4th page of your Google search looking for that impossible to find gift item and there it is. The website says it's available and at a great price. The website is definitely not one of the online retail giants and the layout of the site gives you the impression it was assembled by a middle school student between games of Minecraft. You press forward thinking about the expression on the face of that family member when they open your gift. As you go to check out, you see that the only payment options are gift cards or cryptocurrency. You pause at this point as a voice of doubt in your head starts to grow louder. Out of curiosity you search for the typical "Contact Us" link to assure yourself that there will be someone to talk to if things don't go smoothly. As you search in vain for any way to contact this business, the large red flag, unfurled and rustling before you, becomes impossible to ignore. This is the bad neighborhood referenced by the wise FBI agent. While there are thousands of great and reputable small businesses on the internet ready to sell you that special gift and treat you as well or better than the giant with the smiling boxes, there are also criminals who impersonate them, aiming to steal your money. In person, you would examine a brick-and-mortar store and make some safety-related decisions before shopping. Online, the same concept applies. The first thing you should look for online is a secure connection. The web address should begin with "https" to indicate an encrypted connection. Next, is there a way to talk to a person if you have questions or issues and do they list a physical address somewhere, preferable in the US? Can you find reviews for this seller and are they positive? Are you forced to pay with untraceable currency like cryptocurrency, wire transfer, or gift cards? Do their deals seem too good to be true or are they willing to break the rules to make a sale? If the answers to these questions cause you to have doubt, move on to another seller.

Your computer firewall, antivirus software, and antispyware software are the locks that keep criminals out. Anyone who uses a device to connect to the internet should have all three up and running. If you are unfamiliar with these tools, I'd strongly recommend you either do some research online to get a basic familiarity with them or find someone IRL who can explain them to you and ensure your devices are secured. In addition, make a point of keeping your operating systems and applications up to date to fix issues that could let a criminal in.

Reducing your vulnerability is best accomplished with a mindset rather than a piece of software or hardware. Every day, criminals invent new ways to trick victims into disclosing their personal information or stealing their money. Knowing this and operating on the internet with a healthy dose of skepticism will serve you well. Avoid clicking links in emails or messages you received unexpectedly, regardless of how legitimate they may appear. Do research on any app or program before you download it and ensure it is coming from a trusted source. Never grant access into your device to a person who contacts you unexpectedly. Avoid deals or offers that seem too good to be true. Recognize that purchases made over the internet carry risk. Unlike purchases made in person where you trade your money for something you have in your hand, at some point during an internet purchase another person will have in their possession both your money and the thing you want. If that person intends to steal your money, your options to recover that money could be very limited. Consumers should keep this risk in mind when deciding what they will buy online and how much money they are willing to expose to this risk.

Shopping from the comfort of your home is a great perk to online purchases. As you are crossing items off your holiday shopping list from home, make sure that you maintain your vigilance against fraud even as you enjoy the ease and comfort that comes with shopping in your pajamas. For more crime prevention information and safety information visit the Benton County Sheriff's Office website at: <https://www.co.benton.mn.us/211/Crime-Prevention>. You can also like and follow us on Facebook and Twitter at @BentonMNSheriff for regular updates and crime prevention messages.