



Protecting Your Identity while Shopping

While shopping, you should think about protecting your personal information from identity thieves. Here are some tips:

- **If you're not using cash it is best to use a credit card rather than a check or debit card.**

If your identity is stolen, your credit card loss is limited to a maximum of \$50. Many credit card issuers now have \$0 liability. You should report card loss or fraudulent charges immediately. You have 60 days to dispute a credit card transaction and 2 days for a debit transaction. Your chance of loss recovery diminishes each day on a debit transaction disputed after 2 days, up to a maximum of 10 days.

- **Monitor your credit and debit accounts.**

Retain all of your receipts and balance your accounts regularly. Monitoring your accounts online can be a more efficient way to find fraud rather than waiting for a monthly statement to arrive in the mail. Report any transactions that you do not recognize by contacting the financial institution or credit card issuer right away. Close all accounts that appear to be compromised and open new ones with new account numbers.

- **Guard your receipts.**

Receipts from electronic transactions that you receive from merchants should not contain your full account number. Under federal law, all electronically printed receipts must shorten (truncate) the number to show no more than the last 5 digits. This only applies to electronic transactions, not handwritten or imprinted ones. It does not apply to the merchants copy.

- **Make sure your credit card is always in sight when making a purchase.**

If a clerk states that they have to go somewhere to validate your credit card, make sure you go along. Clerks in all types of stores have been found copying credit card information from customers and later using them for the clerk's own purposes.

- **Keep an eye on what's going on around you.**

Pay particular attention to people in line at checkout counters. Most are going to be shoppers just like you, but an identity thief could be among them. Since many cell phones now contain cameras, be careful that the person who appears to be talking on a cell phone isn't taking a picture of your check or credit card information. Placing your thumb over your account number is an easy way to make it unreadable to a thief.

- **Look carefully at postcard size inserts that come in catalogues.**

Some of them are now "pre-approved" credit card solicitations. If they are, be sure to shred them so an identity thief can not use them to open credit cards in your name.

- **Purchasing gift cards.**

When purchasing a gift card, be aware of expiration dates, fees and what will happen if the card is lost. Try to buy gift cards from merchants that do not display them on the general sales floor. Thieves may compromise the cards before you purchase them by collecting the numbers and waiting until the cards have a balance to steal. It's recommended that you retain the receipt when purchasing a gift card. The receipt may be tracked by a responsible merchant if the card is lost or stolen and if the funds are still on the card the merchant may be able to transfer the funds to a new card.

- **Get a free copy of your credit report.**

If an identity thief has been at work, your credit report will probably tell you that. If you suspect identity theft, get a copy of your credit report right away. You are entitled to one free credit report from each of the three (3) major credit reporting agencies each year. To get yours, go to www.annualcreditreport.com or call 1-877-322-8228.

If you are shopping on-line, here are some additional tips you should consider to protect your identity:

- **Practice safe computer use.**

Install a quality firewall, virus protection, and spyware protection software on your computer. These tools will help combat hackers and identity thieves. Always run an update before shopping online. Close your browser window after each purchase is complete.

- **Be sure the business is legitimate & reputable.**

You should be the one who initiates contact with the business using a web address that you obtained from a legitimate source (like a known representative of the business). ID thieves can create websites that imitate and look-like the business' real website; so avoid the tendency to trust a website based solely on its appearance. If you receive an email that directs you to a legitimate-looking website where private information is requested, don't respond. Rather, look up the business' phone number and call it and ask if it is requesting private information on its website.

- **Check out a website's privacy policy.**

Before providing any personal information online, be sure you understand what the company policy is for protecting information by you. A link to the privacy policy is often found at the bottom of the web page. You may also look for online merchants who are members of a seal-of-approval program that sets voluntary standards for privacy related practices, such as TRUSTe (www.truste.org), Verisign (www.verisign.com) or BBBonline (www.bbbonline.org).

REMEMBER: Identity theft is often committed by someone you know, including members of your family. While you might not think one of your friends or family would steal your identity, it certainly doesn't hurt to exercise caution with personal information like credit card numbers and passwords.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at DATCPWisconsinPrivacy@Wisconsin.gov. Visit our website at privacy.wi.gov for more information.