Holiday Shopping
On The Internet
Eight Ways To Protect Yourself

(NAPSA)—American consumers can save more than $1.2 billion a year by avoiding various forms of Internet fraud this holiday season. For people who shop a lot online, the risks of Internet crimes such as phishing, spoofing and checking account fraud are magnified.

Privacy expert Rebecca Whitener with global information technology leader EDS recommends the following steps:

1. Be watchful of online passwords. Don't store passwords or any other identification number (Social Security number, bank account) on your computer where it can be easily accessed. Be wary of Web sites that store your passwords in their databases. Use passwords with at least eight characters and include numbers or symbols. Don't use personal information, such as parts of your name or your children's names, as a password.

2. Take advantage of your computer's security settings. Installing a firewall makes your PC difficult to attack. Don't leave your computer online more than you need to or leave it unattended for a long period of time. Keep an eye out for spyware that may have found its way onto your computer.

3. Be careful with wi-fi. Although wireless Internet is convenient, it's anything but secure. Don't conduct financial transactions online in a public place.

4. Be watchful of "phishing" e-mails. One of the fastest growing forms of online fraud, in phishing, thieves use false business identities to get sensitive information from customers. Watch out for e-mails that look like official letters from a bank or
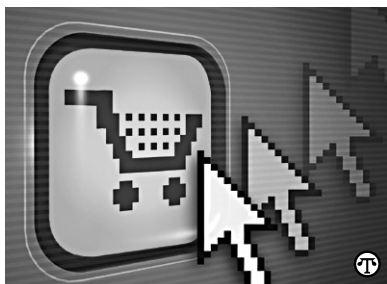
Beware of Internet fraud schemes.

credit card company. Thieves sending these e-mails usually ask you to log into your account and verify some information to continue using the service.

5. Stick with companies you know. If you're not familiar with the company, ask for a catalog or brochure to be mailed to you. Make sure you're aware of all refund and return policies before you order. These should be posted on the company's Web site.

6. Close your browser window. Never log onto bank accounts from an open browser window. Close the browser first, wait a few seconds and re-open to be safe. Also, close your browser window after you log out of your account. Don't use the same window for surfing other Web sites.

7. If your computer is infected with a virus, take immediate action. Disconnect from the Internet and install a fully updated anti-virus program. Report incidents to your Internet provider and the proper authorities.

8. Check your credit report. Get a copy from a major credit bureau: Equifax, Experian or TransUnion. You are eligible for a free one each year.