

November 2022

A Safer Naper --- Shop Smart

As the busy holiday shopping season kicks into full gear, the Naperville Police Department is using its monthly Safer Naper campaign to remind you how to be safe while shopping in stores and online.

Online Shopping

Online shopping is extremely convenient and mainstream these days, but it's not without its risks. For scammers, it is an extremely lucrative opportunity to trick buyers into paying for goods they won't receive or obtain their personal information for financial gain. So, what can you do about it?

- **Use familiar websites.** Start at a trusted site rather than shopping with a search engine. Search results can be rigged to lead you astray, especially after the first few pages of links. Beware of misspellings or sites using a different top-level domain (.net instead of .com, for example).
- **Use credit cards and secure payment services instead of debit cards.** Credit cards and secure payment services are safer than debit cards and offer consumers additional protection when shopping online.
- **Look for the lock.** Never use your credit card to buy anything online from a site that doesn't have SSL (secure sockets layer) encryption installed. An SSL site will start with HTTPS:// (instead of just HTTP://). An icon of a locked padlock will appear in the status bar at the bottom of your web browser or right next to the URL in the address bar.
- **Don't share everything.** Online stores do not need personal information such as your social security number or birthday to do business. Providing too much personal information makes you more susceptible to identity theft.
- **Opt for your mobile phone network over public Wi-Fi.** Public Wi-Fi is convenient and something that we have grown to expect from restaurants and coffee shops. However, when it comes to buying online, all the convenience that comes with public Wi-Fi can be overshadowed by the many risks that that are associated with this service. Don't log onto a public Wi-Fi to complete shopping transactions, banking, or email. Adjust the security settings on your device to limit who can access your phone.
- **Check statements.** Don't wait for your bill to come at the end of the month. Go online regularly during the holiday season and look at electronic credit card, debit card and checking account statements for fraudulent charges.
- **Protect your PC.** Make sure your computer has the latest antivirus software. You need to protect against malware and other viruses with regular updates.
- **Use strong passwords.** Use a unique password for each of your accounts. Strong passwords include a string of text that mixes upper- and lower-case letters, numbers and special characters.
- **Think mobile.** If you plan to shop from your mobile device, use apps provided directly by the retailers.
- **Be careful with gift cards.** Only purchase gift cards from trusted sources. Scammers are known to auction off gift cards on sites like eBay with little or no funds on them.
- **Don't meet just anywhere.** Use the police department's front lobby or parking lot as a neutral, monitored meeting place to complete transactions that began online. [Learn more about this](#)

[program here](#). Remember: If the other party doesn't agree to meet here, they're probably not someone you want to do business with!

In-Store Shopping

Plan on skipping the sites and going straight to the stores? Make yourself a harder target for criminals by following a few simple steps:

- **Be aware of your surroundings.** With the hustle and bustle of this time of year, it's important to stay alert, avoid distractions and be aware of your surroundings. By practicing situational awareness, you can avoid being in dangerous situations and even identify criminal behavior. Here are a few tips to help you hone this personal safety skillset:
 - Identify your surroundings: The first step in achieving situational awareness is to become aware of what is around you. Identify the type of environment you are in, large crowd compared to a secluded area. Observe other people and their actions.
 - Listen to your gut: When you have a feeling that something is wrong, trust it. It is better to be wrong and safe than ignore the feeling and expose you or your family to danger. If you think a crime is about to be committed, call 9-1-1.
 - Avoid complacency: Actively keep yourself in the right mindset. Never assume that because you've done something safely before that nothing will happen this time. Continue to challenge yourself and those around you to be prepared for contingencies. Do a mental check every now and then.
 - Have a plan: Talking with your family about what to do in different situations will prepare them for when it happens. Knowing what to do beforehand will allow you to stay calm and better handle the situation. Create preparedness and response plans with your family to address likely risks.

- **Guard your purse/wallet.** Busy stores with distracted shoppers are prime targets for purse and wallet snatchers. Protect your valuables with these simple tips:
 - Always keep your purse closed/zipped.
 - Never leave your purse unattended or open in a shopping cart.
 - Invest in a crossbody bag that you can wear in front of you.
 - Keep your wallet in your front pocket, not the back.

- **Watch out for QR code scams.** QR codes are appearing everywhere with restaurants, retailers and service providers using them to point consumers to their apps, track packages, or view menus. Because these codes can't be read by the human eye, however, they have become a way for scammers to disguise malicious links.

For example, you might receive an email, a direct message on social media, a text message, a flyer, or a piece of mail that includes a QR code. You are supposed to scan the code with your phone's camera, and it will open a link. In some scams, the QR code takes you to a phishing website, where you are prompted to enter your personal information or login credentials for scammers to steal. Other times, con artists use QR codes to automatically launch payment apps or follow a malicious social media account. Here are a few tips to avoid QR code scams:

- If someone you know sends you a QR code, confirm before scanning it. Whether you receive a text message from a friend or a message on social media from your colleague, contact that person directly before you scan the QR code to make sure they haven't been hacked.
 - Don't open links from strangers. If you receive an unsolicited message from a stranger, don't scan the QR code, even if they promise you exciting gifts or investment opportunities.
 - If a QR code appears to come from a reputable source, it's wise to double check.
 - If the correspondence appears to come from a government agency, call or visit their official website to confirm.
 - Be wary of short links. If a URL-shortened link appears when you scan a QR code, understand that you can't know where the code is directing you. It could be hiding a malicious URL.
 - Watch out for printed advertising materials that have been tampered with. Some scammers attempt to mislead consumers by altering legitimate business ads by placing stickers over the QR code.
 - Install a QR scanner with added security. Some antivirus companies have QR scanner apps that check the safety of a scanned link before you open it. They can identify phishing scams, forced app downloads and other dangerous links.
- **Prevent burglary to your motor vehicle.**
 - Always lock your doors and close windows and sunroofs and take your car keys with you.
 - Don't leave vehicle unattended with the doors unlocked, windows down or the keys in them, even in your garage or driveway.
 - Take valuables with you or keep them out of sight by placing them in the trunk or using stow-and-go seating, preferably before arriving at your destination.
 - Don't leave your purse, wallet or other valuables in your vehicle.
 - Don't hide possessions under the seats; it is the first-place burglars check for stored items.
 - Also, don't cover items left on the seat or floorboard of your car; blankets and articles of clothing present a clue to thieves that items may be hidden underneath.
 - Park in well-lit areas.