



## Shop Online Safely this Holiday Season

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MADISON, Wis. – Every year, more consumers find themselves doing their holiday shopping online. DATCP encourages consumers who are shopping online to know how to spot scams. Before starting, update your device to improve your digital security, and connect to a trusted internet source. Avoid using public Wi-Fi hotspots to shop, as they may be unsecured.

### **INFORM Consumers Act**

The INFORM Consumers Act is a new federal law designed to provide consumers with transparency about online third-party sellers, and deter criminals from selling stolen, counterfeit, or unsafe items through online marketplaces. Under the new regulations, online marketplaces must:

- Provide contact information for high-volume third-party sellers of new/unused products.
- Give shoppers a way to report suspicious conduct including items that appear fake or counterfeit, receiving different items from what they ordered, or the sale of branded merchandise at unusually low prices.

Learn about these protections and more at [ftc.gov](http://ftc.gov).

### **Buy Now, Pay Later**

While shopping online, consumers may notice an option to pay installments over several weeks instead of all at once. This option is similar to a loan but is usually interest-free. However, it does not offer the same federal protections as a credit card purchase.

- If you do not want to read the fine print, do not agree to this payment plan.
- Understand how the payment plan works, when you would need to make payment, and the consequences of failing to pay on time.
- Budget appropriately, as payment plan options can make large purchases seem cheap.

### **Online Shopping Scams**

Scammers offer great deals and use manipulative tactics to lure you into giving them your money and personal data.

- When shopping online, watch for fake websites offering too-good-to-be-true deals on the hottest holiday items.
- While exploring online marketplaces, be wary if the seller wants to move your conversation to another platform, asks you to pay upfront, or asks you to give them a security code they have sent to your phone. These are all indicators of a scam.
- Never pay for a pet being sold online before you verify with a veterinarian or trusted person that the pet is real. Many scammers trick consumers into paying for fake pets.

For more information, refer to DATCP's [Safe Online Shopping Tips](#) fact sheet. For additional consumer protection resources or to file a complaint, visit DATCP's Consumer Protection webpage at [ConsumerProtection.wi.gov](http://ConsumerProtection.wi.gov). DATCP's Consumer Protection Hotline can be contacted at (800) 422-7128 or [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov).

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