

'Tis the season to be careful URI expert offers tips for shopping safely online

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Santa Claus is computer literate and Rudolph is unemployed since more and more people are clicking off their holiday lists online and getting them delivered overnight, often by people with brown uniforms instead of by reindeer with red noses.

It is estimated that this year 61 million people will shop online for holiday gifts, up from 51.7 million last year. Yet behind those enticing websites lurk cyber Scrooges –hackers—who want a piece of the \$24-billion online shopping pie. One out of 10 people shopping online could become a victim of online fraud this season, according to a report issued by the National Consumers League and National Cyber Security Alliance.

“Hackers make money and use that money to avoid detection,” says Alan

White, a 1998 University of Rhode Island computer science alumnus who was hired by his alma mater two and half years ago to keep its website free of hackers, phishers, and intruders. (Phishers are scammers who send e-mails with a link to a replica of an legitimate website to fool a user into providing personal or financial information or passwords.)

In addition to his URI job as information security architect, the 32-year-old Hope Valley resident is a member of the National Guard's 102nd Information Warfare Squadron and leads its computer emergency response team. He's been deployed twice, to Germany and Afghanistan, since working at URI to help with military computer security.

White offers these five tips to help consumers keep the ho, ho, ho in the holidays.

1. **BE SURE YOUR COMPUTER IS SECURE.** There are 5,000 new viruses every week, according to the URI expert. Install anti-virus and anti-spyware programs and keep them up to date. Many of the virus protection programs are free. Check to see if the company is reputable before downloading.

2. **BE SUSPICIOUS:** Check out unfamiliar e-stores with the Better Business Bureau at www.bbb.org. Look for a physical address and phone number. Call the company to verify.

3. **BUY A PRE-PAID CREDIT CARD:** When shopping online, don't use your main debit or credit card. Purchase a pre-paid credit card; limiting the amount to what you estimate you will be spending.

4. **BE SURE PURCHASE SITES ARE SECURE:** When asked to provide payment information online, the beginning of the Web site address should change from http to https, indicating the information is being encrypted and can only be read by the seller. Your browser may

also signal that the information is secure with a symbol such as a broken key that becomes whole or a padlock that closes.

5. BEWARE OF OFFERS OF LOANS AND CREDIT: Con artists take advantage of cash-strapped consumers during the holidays through email offers of personal loans or credit cards for upfront fees. These scammers simply take the money and run.

Source: University of Rhode Island

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