Safe Online Shopping and Payment Apps

Fake stores, too-good-to-be-true deals and payment-app scams spike around holidays and big sales.

Shop smart

- Type the store's address yourself or use its official app. Be wary of ads for unknown shops.
- Look for real contact details, a return policy and reviews from outside the site itself.
- Pay with a **credit card**. It usually gives you stronger fraud protection than a debit card.
- Be suspicious of huge discounts, countdown timers and "only 1 left" pressure.

Payment apps (Zelle, Venmo, Cash App, PayPal)

- Treat sending money like handing over cash. **Payments are usually hard or impossible to reverse.**
- Only pay people you know and trust in real life.
- Double-check the name and phone number before sending.
- Ignore anyone who "accidentally" sends you money and asks you to send it back. Contact the app instead.

Report it: ReportFraud.ftc.gov | FBI: ic3.gov | Identity theft: IdentityTheft.gov | Age 60+: National Elder Fraud Hotline **833-FRAUD-11 (833-372-8311)**. Free help from Netivo: **(913) 349-3363**.