

Equifax Continues #IDSmart Series by Providing Consumers Tips for Safely Shopping Online

As Holiday Shopping Continues, Company Helps Consumers Keep Personal Information Safe

ATLANTA, Dec. 17, 2015 /PRNewswire/ -- As consumers continue to make major purchases during the holiday season, Equifax Inc. (NYSE: EFX) offers consumers tips for safely shopping online in its latest #IDSmart installment.



With consumers ushering in the 'Internet of Things,' in which everyday objects have network connectivity that allow them to send and receive data, the need to protect sensitive information becomes more of a priority for consumers.

"As online sales continue to rise, so will the threat of identity theft," said Assad Lazarus, Senior Vice President, Product and Customer Experience, at Equifax Personal Information Solutions. "Consumers need to know how to protect themselves."

A recent study of identity theft victims who contacted the<u>Identity Theft Resource Center</u> (ITRC) found victims who chose to bank on a mobile device grew by 10 percent (27 percent in 2013 and 37 percent in 2014) and shopping on mobile devices rose by 11 percent (32.4 percent in 2013 and 43.7 percent in 2014).

ITRC not only saw an increase in connectivity among survey respondents, the organization also discovered an increase in victims with an attitude of personal responsibility when it comes to protecting their information online. While advocates have always championed online safety as a shared responsibility, it seems like the public is finally starting to agree with 84 percent of respondents placing either "a lot" or "a tremendous amount" of responsibility upon the individual to protect sensitive information.

Experts at ITRC and <u>National Cyber Security Alliance</u> agree that connectivity creates a greater potential for identity theft and fraud, so consumers simply being aware of this threat is a great start in protecting their families and themselves. Other tips for keeping personal information safe are:

- Stay safe by <u>adding a layer of protection</u> using multi-factor authentication or two-step verification. By adding this extra barrier, consumers are making their online accounts significantly more secure.
- Keep a "clean machine." This means keeping all of the consumers' Internetconnected devices free from malware and infections. The primary way of doing this is making sure all software, such as operating systems and other critical programs, are up to date. Consumers are encouraged to not only keep desktops and laptops clean, but also their mobile device.
- **Research a new shopping site before shopping.** When shopping on a new site, read reviews and see if other consumers have had a positive or negative experience with the retailer.
- When in doubt, throw it out. Links in emails, social media posts and texts are often ways cybercriminals try to steal consumers' information or infect consumers' devices.
- Use a credit card when shopping online. Credit cards are generally the safest option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered.
- **Protect yourself.** When shopping, make sure the site is security enabled. Look for web addresses with "https://" indicating extra measures to help secure your information.

Consumers can learn more about staying safe online by visiting the National Cyber Security Alliance website at <u>www.staysafeonline.org</u> and the ITRC website at<u>www.idtheftcenter.org</u>.

About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 19 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2015, Forbes named Equifax one of the World's 100 Most Innovative companies; Bloomberg BusinessWeek nominated it as one of its Top 50 companies; its CIO was named one of the top 100 by CIO magazine; the company ranked 16th in the Fintech 100 list; and it was recognized as a top 20 company to work for by the Atlanta Journal-Constitution and was named a 2015 InformationWeek Elite 100 Winner. For more information, please visit <u>www.equifax.com</u>.

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