

# Online Holiday Shopping Best Practices

Every year, more people head online rather than to the mall to get their holiday shopping done. According to a shopping survey conducted for the National Retail Federation almost half of holiday shopping, consisting of browsing and buying, will be done online: average consumers say 46 percent of their shopping (both browsing and buying) this holiday season will be conducted online, up from 44 percent last year.

You can't beat shopping online for convenience, comfort and comparing prices. But don't let your guard down. Take the necessary precautions to avoid fraudulent websites, scammers and other Grinches who would just love to ruin your holidays.

The Houston BBB recommends the following top 10 tips for shopping online this holiday season to help fight unscrupulous online retailers, scammers and hackers:

- 1. Protect your computer** – A computer should always have the most recent updates installed for spam filters, anti-virus and anti-spyware software and a secure firewall.
- 2. Shop on trustworthy websites** – Shoppers should start at www.bbb.org to check on the seller's reputation and record for customer satisfaction. It's a good idea to look for the BBB logo and other widely-recognized seals on retailer websites, but make sure they are real (some rogue sites plagiarize seals to look legitimate).
- 3. Protect your personal information** – The BBB recommends taking the time to read the site's privacy policy and understand what personal information is being requested and how it will be used. If there isn't one posted, take that as a red flag that personal information may be sold to others without permission.
- 4. Beware of deals that sound too good to be true** – Offers on websites and in unsolicited e-mails can often sound too good to be true, especially extremely low prices on hard-to-get items. Consumers should always go with their instincts and not be afraid to pass up a "deal" that might cost them dearly in the end.
- 5. Beware of phishing** – Legitimate businesses do not send e-mails claiming problems with an order or an account to lure the "buyer" into revealing financial information. If a consumer receives such an e-mail, BBB recommends picking up the phone and calling the contact number on the website where the purchase was made to confirm that there really is a problem with the transaction.
- 6. Confirm your online purchase is secure** – Shoppers should always look in the address box for the "s" in https:// and in the lower-right corner for the "lock" symbol before paying. If there are any doubts about a site, BBB recommends right-clicking anywhere on the page and select "Properties." This will let you see the real URL (website address) and the dialog box will reveal if the site is not encrypted.
- 7. Pay with a credit card** – It's best to use a credit card, because under federal law, you can dispute the charges if you don't receive the item. You also have dispute rights if there are unauthorized charges on your credit card, and many card issuers have "zero liability" policies under which the card holder pays nothing if someone steals the credit card number and uses it. If you are going to shop on classifieds web sites like Craigslist, never wire money and only buy locally where you can see the item before you hand over your money.
- 8. Keep documentation of your order** - After completing the online order process, there may be a final confirmation page or the shopper might receive confirmation by e-mail – BBB recommends saving a copy of the web page and any e-mails for future reference and as a record of the purchase.
- 9. Check your credit card statements often** – Don't wait for paper statements; BBB recommends consumers check their credit card statements for suspicious activity by either calling credit card companies or by looking at statements online regularly.
- 10. Know your rights** – Federal law requires that orders made by mail, phone or online be shipped by the date promised or, if no delivery time was stated, within 30 days. If the goods aren't shipped on time, the shopper can cancel and demand a refund. There is no general three-day cancellation right, but consumers do have the right to reject merchandise if it's defective or was misrepresented. Otherwise, it's the company's policies that determine if the shopper can cancel the purchase and receive a refund or credit.



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