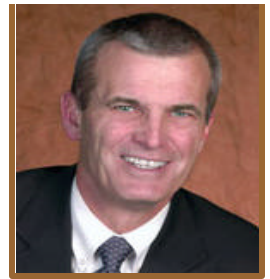


# **CONSUMER ALERT!**

From the Office of Jefferson/Gilpin Counties  
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## **Online Holiday Shopping Safety Tips**

Want to avoid one of the 45,827 malls or shopping centers in the United States during this holiday shopping season? Hate to circle endlessly to find a parking space at the mall? Do you despise wall-to-wall crowds and the opportunity for an ID thief to nab your personal information or steal your packages? You are not alone!

49% of Americans will shop online this holiday season spending almost 33 billion dollars; 72% of us will research products online, and; 74% will choose their online site/experience based on what others say about their personal customer experience. Is that smoke rising from your computer that I smell? Our computers are busy!

Shopping on the Internet has some real advantages. One can shop 24 hours a day, avoid long lines at a checkout counter, easily conduct comparison shopping, find a wider selection, get lower prices, and many times free gift wrapping and shipping is included—no gas and no missed football games. Yet a Webroot survey found that 74% of us still have concerns about shopping online.

Here are some safety tips and reminders for shopping online:

- ✿ Before you enter personal information make sure there is a “Padlock” in the browser window and <https://> at the beginning of the address;
- ✿ Shop only at sites that have a real-world presence. I know that Sears, for instance, exists in the real world and I may be able to make online returns/exchanges or address problems with my online order, at my local store. Make sure a phone number, an address, and an E-mail contact are listed on the Website where you shop;
- ✿ Consider using a virtual credit card (offered by MBNA; Citibank; Discover, and; Paypal). These services allow a substitute credit card number or “controlled payment number,” not your actual credit card number, to be sent by your credit card company to the retailer. The number will have a “one-time” use, a short expiration date, and your real credit card number will not be stored on the retailer’s computer system. Recall that using your credit card may give further protection against consumer dissatisfaction with a product;
- ✿ Remember that a shipping date is only an estimate; you probably cannot receive damages/consideration if your item arrives after your holiday celebration;
- ✿ Check stated policies (you know, that really fine print) for online returns and procedures for inaccurate orders or the reception of damaged goods;

- ✿ Don't automatically trust advice or recommendations from your social networking venues. Surveys show that consumers trust the advice of friends over experts; however, everyone on your social networking venue may not necessarily be a good friend;
- ✿ Consider doing all of your price comparison online and then place your actual order via telephone;
- ✿ Make sure you have updated antispyware and antivirus software installed and that your firewall is 'turned on' before you begin giving information to online shopping Websites;
- ✿ Read the 'Privacy Policy' on a Website to discern what information they are gathering and how it will be used before you do business with that entity;
- ✿ Avoid making purchases from public computers, as in libraries or a "Business Center" in a hotel;
- ✿ Be vigilant about 'phishing' attempts. If you receive an E-mail asking you to enter personal information as part of confirming your online order, go to the telephone and call the retailer to determine if they have a need for additional information;
- ✿ An old adage says, "If it looks like a duck and quacks like a duck, it probably is a duck." If something online smells bad, your sense of smell is probably pretty good...go elsewhere for your shopping.

The online shopping experience is still new for many. Online shopping can be a great, convenient, and rewarding experience, with some appropriate cautions. We trust these suggestions may assist you in experiencing a safe and happy holiday season.

**It may be time to schedule  
a 'Power Against Fraud'  
seminar for 2009.**

**Call: 303-271-6970**