

## **Advice from Connecticut BBB about online holiday shopping**

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### *Protect your computer and purchases when conducting Internet commerce*

Wallingford, CT - While consumers are flocking to the Internet in unprecedented numbers to buy holiday presents, Connecticut Better Business Bureau is issuing an alert: Scammers are also preparing for the holiday season by setting up shop online.

Their goal is to entice shoppers with low prices for goods which are never delivered.

Barclay's Capital forecasts Internet sales will rise by a solid eight percent over last year, significantly overtaking holiday retail sales.

According to Connecticut Better Business Bureau President, Paulette Hotton Scarpetti, online purchasing, however, is not without its risks.

"Online shopping is convenient and a money-saver for people trying to avoid traffic, spending on gasoline and lineups at the cash register. E-commerce, however, also opens the door and creates a climate where scammers can prey upon consumers and ultimately steal their money."

Connecticut BBB has tips to make online shopping as reliable as retail purchases and at the same time protect consumers from unscrupulous online retailers, scammers and hackers:

#### Use trustworthy web sites

Once consumers have found the perfect item at the perfect price, they should visit [bbb.org](http://bbb.org) to verify the seller's reputation. Always look for a BBBOnLine seal and click on the seal to ensure it is valid.

#### Protect personal information

Take the time to read online retailer sites' privacy policies to understand what personal information is requested and how it will be used. If there isn't one, consider it a "red flag" that personal information may be sold to others without permission.

#### Confirm your online purchase is secure

Internet shoppers should look at the site's address to ensure there is an "s" in "https://" and a lock symbol in the lower-right corner before paying. This method alone is not foolproof, so BBB also recommends right clicking anywhere on the page and select "Properties." This will disclose the true URL (Internet address) and a dialogue box will reveal whether the site – and your personal information – is encrypted.

#### Pay with a credit card

Federal law ensures that consumers may dispute charges if an item bought online is not received. Shoppers may also dispute unauthorized credit card charges, and many card issuers have "zero liability" policies under which the holder pays nothing if the credit card number is stolen and used. Never use a wire transfer or cashier's check to pay for an online purchase.

#### Keep documentation of your order

BBB recommends printing-out confirmation of the placement of your order and payment and any related e-mails for future reference if there is a dispute.

### Know your rights

Under federal law, orders placed by telephone, mail or online must be shipped within 30 days if no delivery date was stated. If the goods are not shipped in time, consumers may cancel the order and demand a refund. Shoppers also have the right to reject merchandise that is defective or was misrepresented.

### Beware of “phishing”

If a consumer receives an e-mail claiming problems with an order, or tries to lure the shopper into revealing financial information, call the contact number on the web site where the purchase was made to confirm if there really is a problem processing the transaction.

### Check your credit card statements often

Don't wait for paper copies of your statements. Check online or call your financial institution to determine if there are any unauthorized charges.

BBB also recommends keeping your computer's anti-virus and anti-spyware programs up to date and ensure proper settings for the unit's firewall.

For more advice about safe online holiday purchasing and to check reports on thousands of online retailers, visit [bbb.org](http://bbb.org).

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Founded in 1912, BBB is an unbiased non-profit organization that sets and upholds high standards for fair and honest business behavior.

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