

*Santa's Workshop open 24/7, with free reindeer shipping*

## Safe Online Holiday Shopping

The winter holidays will soon be upon us once again, providing hope and the distraction of something resembling normalcy. Getting ready, decorating, and the savory aromas of holiday cooking will be the same as always. But one thing that has greatly improved over the years due to the net is shopping.

You could bundle up and fight traffic for a distant parking space at the mall to compete with hordes of unhappy consumers shambling about like zombies. Maybe you could finally locate some kind of gift, compare prices by memory, pay up, and wrestle your goodies home. Or you can fix a nice hot cup of cocoa, put on your bunny slippers, and snuggle up on the couch to do it all effortlessly online.

Yet you cannot feel the texture, heft, smell, or experience other features of products online. 83% of young brick-and-mortar store shoppers will thus **rely** on **smartphone apps** which can scan barcodes on items while in stores for easy comparison shopping.

But with any online convenience comes a cloud of concerns about how safe shopping online is these days, how to avoid pitfalls and get the most out of it all for happy, or at least less irksome, holidays.

### Online shopping today

Shopping on the web nowadays is big business – \$123.4 billion dollars in sales are **expected** during November and December – a rise of over 15%. No less than 35% of all those sales will be based on recommendations by AIs. Also, mobile shopping has now **overtaken** purchases from desk or laptops, with 68% of all sales. But buying through a desktop computer may be more secure and private, and larger screens can display more options and information.

The busiest time will be Thanksgiving week through **Black Friday** extending to **CyberMonday**, the two “holidays” made up by marketers. The huge bump created by all those people being home with their computers is being eroded by the spontaneity of smartphone shopping, but that’s still the time to secure the best deals and get cheap shipping, too.

There are more places to shop online and options as well. **Shopify**, a network of small online stores, could rival **Ebay** or **Etsy** for boutique firms and gift shops. Big box shoppers can order from **Wal-mart** online and pick up their goodies at a local store. Amazon, not to be outdone, offers free shipping to lockers at its **Whole Food** locations but only for Prime members. The service is useful for returning packages, too.

As a gift-giver, you will have to decide what kind of present to buy, and then find the best version at the cheapest price. The web offers you unique challenges and opportunities for each step.

Online gift suggestions can be found all over for the asking. There are sites like **Gifts.com** that specialize in all aspects of giving presents and there’s **Amazon’s Gift Finder** as well. If you’re looking for gifts of an intimate nature, or for something you have no future interest in yourself, you may want to use ad and tracker blockers or at least a different search engine than you usually employ while you scan for ideas.

**Comparison shopping** can quickly allow you to check sites’ product info, price, shipping, and service options all on one page. Plus you can often filter results to fit budget or other criteria. The main search engines are **Google Shopping** and **Bing Shopping**, but there are also specialized ones. A comparison of the top 10 comparison sites can be found at **Shopify**.

Many people depend on reviews, and so do many sites, including Amazon, Google and most large online retailers. Yet there’s a huge problem with fake reviews which can inflate ratings to make worthless products appear great and good products look bad.

Several sites attempt to separate true from fake reviews. **ReviewMeta** is only checking submitted Amazon reviews right now, while **FakeSpot** also does Yelp, TripAdvisor, and the Apple App Store. Plus, here are **10 ways to spot fake Amazon reviews**.

### 10 tips for safe cybershopping

Shopping online requires certain preparations and precautions. As in life, if a deal seems too good to be true, it probably is. “Let the buyer beware,” still applies and keeping a cool head is always helpful.

**1. Prep your computer.** Make sure your browser and antivirus programs are updated and current and various passwords or phrases are as strong as you can make them. If using Wi-Fi at home, make sure the connection is secured and **do not shop in public**. The dangers of free public Wi-fi are simply too great, while at home you can shop in your pajamas in the wee hours if you like.

**2. Stick to what's tried and true.** If using your smartphone, only use apps you trust, downloaded from reputable sources like the **Apple App Store** or **Google Play**. If visiting an unfamiliar retailer, check for complaints with a search engine, and also check the website address. Many scammers use very similar names to trusted dealers.

**3. Avoid email and search pitfalls.** Don't make the holidays Christmas for scammers. *Never* open e-cards, attachments from retailers, or coupons. Watch out for emails claiming "wrong transactions" have taken place, undelivered packages, and websites with fabulous deals on hot or expensive items. *Never* click on a link in an email. Visit the site from a bookmark if possible or from search results to avoid frauds. There are more at the Better Business Bureau's **list of 12 holiday scams**.

**4. Note the details.** Anybody can set up shop using a bogus name to flog shoddy merchandise. Get the address and phone in case of problems. Read the product descriptions carefully. Terms like "refurbished", "vintage", and "close out" could indicate less than perfect goods. And it wouldn't hurt to check the return policy, either.

**5. Purchase only from trusted sites.** Amazon has a huge inventory and lots of associated merchants, but they don't always catch bad ones. Look at their return and refund policies to avoid hidden restocking fees and so on. Also watch out for sites who resell personal information. Opt out from having info shared with third parties if you can. You can also check on review-based merchant ratings at **Google Shopping** and the **Better Business Bureau**.

**6. Look for the lock.** When ready to order, make sure the order page uses **SSL** to encrypt data. There should be an icon of a locked padlock visible and the address should begin with "**https**" not just "**http**". If you don't see that, *do not* enter any information but leave immediately. Also, remember that shopping online or over the phone requires use of the **3-digit security code** on the back of the card for identity authentication, so have your card handy.

**7. Credit is best.** The **American Bar Association** strongly recommends using credit cards rather than debit cards or checks due to **limited liability** in cases of online fraud and for other reasons. Gift cards, other limited-value type cards, and PayPal are also good. Plus, for mobile shopping there are now **disposable credit cards**, which are like gift cards but are refillable. If criminals steal a limited-value card, they can empty it, but they cannot clean out your bank account or plunder your personal information.

**8. Give out as little data as possible.** Most retail sites, especially big ones, are more than happy to keep your account details to make online shopping even easier. But it might prove more convenient for cybercrooks than for you if the merchant gets hacked. It's best to take the time to enter your information at each site, even if you plan on returning.

**9. Save on shipping.** Getting the purchase sent to you or your intended recipient can easily eat up any savings gained by careful shopping. Doing it early can make a big difference. You can avoid higher priced methods, group items together to save, and some retailers even offer free shipping if done before the rush. Look over their terms and options carefully.

Amazon **just offered** free shipping for the holidays. The last standard shipping date before Christmas is around December 10 for most stores, for Macy's the 20th, and for Amazon Prime, the 22nd. More info on dates and deals can be found at **BlackFriday.com**.

**10. Check accounts often.** Don't wait until January to look over your bank and credit card statements. Most banks and card issuers grant just a 30-day window after a fraudulent purchase to make claims, so it's best to check your credit and checking accounts frequently and report any suspicious activity at once.

Despite all precautions, things can still go wrong through no fault of your own. If that happens, don't panic, but don't ignore it. The ABA has a **list** of steps to take if there's a problem. But rest assured, the convenience of online shopping still outweighs the risks.



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