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12/10/2008
14840



Don't be careless when shopping online this holiday season

U.S. consumers spent \$846 million in online purchases on Dec. 1, up 15 percent from last year, according to a study from comScore Inc. The huge success of what is now commonly known as "Cyber Monday" is further evidence that more shoppers are turning to the Internet for holiday spending.

Shopping online eliminates the hassle of crowded stores or long waits in line. Consumers are able to compare product prices and features in seconds. Many online stores also allow shoppers to read and post reviews, providing valuable information about product features and performance.

Brian Fitch is an engineer for Socket, a Missouri-based telephone and Internet provider. He's also a frequent online shopper, buying everything from books and electronics to a motorcycle from Web sites like eBay and Amazon.

"Shopping on the Web is so convenient because you can find unique items not available in stores," Fitch said. "Plus, you can comparison shop without spending the time and gas money to drive all over town."

While millions of people enjoy the conveniences of shopping online, it can quickly go awry if not done properly. Potential problems range from not receiving a package in time to the harmful financial effects of identity theft.

"Shopping on the Web is

great, but if it's not done safely, it can cause a lot of headaches," Fitch cautioned. "It's important to follow a few basic precautions to ensure a safe and easy online shopping experience."

One of the most important tips Fitch offers is to buy only from secure Web sites. One sign of a secure site is a Web address beginning with the letters "https." Keep in mind the "s" is sometimes only displayed on the Web site's order page. A closed padlock or unbroken key icon in the bottom of the Web browser window is another good indication the Web site is secure.

Always make online purchases with a credit card. By doing so, the transactions are protected under the Fair Credit Billing Act, which gives consumers the right to dispute any charges and withhold payments during an investigation. Paypal is another good option, since it allows shoppers to use a credit card without submitting the card number to the merchant. Do not use ATM and debit cards since they expose bank accounts to potential theft and do not offer the same protection as credit cards.

It's also critical to know the facts of each purchase. Be aware of delivery dates, shipping costs, warranties and return policies before buying online. Shipping dates are especially important if the item needs to arrive by a certain date. Print or save all

transaction receipts and confirmation e-mails, and write down a telephone number or e-mail address before finalizing each order in case of questions or problems.

Most e-commerce Web sites require shoppers to sign in with a username and password, so be sure both are well protected. Use a password with at least eight characters and a combination of both letters and numbers. Don't use commonly known information (such as a birth date, anniversary date or pet's name), and don't use the same password among several sites.

Finally, keep in mind that if something looks too good to be true, it probably is. Be especially cautious of extraordinary claims, unusually low prices, unanswered phone calls and even spelling or grammar mistakes on the Web site. Use a little common sense to determine the safety and credibility of each online purchase.

"The online shopping experience can be very enjoyable when proper safety measures are taken," said Fitch. "When shoppers take advantage of its conveniences, they'll likely have a little more time and peace of mind to truly enjoy the holiday season."

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