



# Safe Online Shopping Tips

Online shopping presents an opportunity for consumers to purchase practically anything quickly and conveniently. The internet has many fake ads, fraudulent websites, and scammers trying to take your money and give you nothing in return. Consumers can have a safe online shopping experience, as long as they protect themselves.

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*Protect yourself by doing your research.*

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## Know who you are dealing with

Your best protection when shopping is to do business with companies you are familiar with. No matter how impressive a company's web site is, how convincing a telemarketer or how sincere a door-to-door sales person may appear, if you are not familiar with a company's reputation, it is important to check up on it.

You can help protect yourself by doing your research first.

- Consult with friends to see if they have ever done business with the company.
- Check with the Bureau of Consumer Protection and the Better Business Bureau in Wisconsin or the state where the seller is based.
- Confirm the seller's physical address and phone number. When shopping with an overseas vendor, you might not have the same protections or be able to enforce your rights as easily as when the vendor is in the United States.
- Use the Internet. Type the company name into your favorite search engine with terms like "complaint", "scam", or "review". You may find that others have had problems with this company.

## Understanding the Internet

While the Internet has greatly expanded the opportunity to shop from home, it has also increased the opportunity to be scammed. Identifying a fraudulent vendor on the Internet can be difficult. It is



easy to create a flashy website or send what appears to be a friendly e-mail message.

Online vendors want to know as much about your buying habits as possible. They use this valuable information to tailor future advertising to you, often resulting in you being bombarded with unwanted advertisements. Online vendors use "cookies" to send ads targeted to your tastes and interests. A cookie is information that a site saves to your computer using your web browser. The data can be used to create a profile of your online activities and target future advertising.

While legitimate vendors use cookies to target their ads, scammers use them to entice consumers with offers of incredible deals for products they don't even have or intend to sell. Be wary of ads and websites that offer products which are out of stock everywhere else. If you see an offer that seems too good to be true, especially for a rare or hard to find item, more often than not it's a scam.

Review the return, refund and shipping and handling policies as well as other legal terms. If you cannot find them, ask the seller where they are on the site or to provide them to you in writing.

Print the terms. You should print out and date a copy of the terms, conditions, warranties, item description, company information, even confirming e-mails, and save them with your records of your purchase.

## Protect your privacy

Provide personal information only if you know who is collecting it and how it is going to be used.

- Do not give credit card or other financial information in exchange for a free gift card or holiday vacation rental.
- Do not give out your Social Security Number, driver's license number or any other personal information not needed for the transaction.
- Do not e-mail your information. E-mail is not a secure way to transmit personal information.
- Do not click on any links that pop up. Legitimate companies do not ask for your information via pop-up messages.
- Check the privacy policy. Reputable companies will post their privacy policy on their website. Read through the policy and know how they will be using your information.
- Use a secure browser when making payments. Do not use public Wi-Fi to send sensitive information. Public "hot spots" are not secure.
- Keep your anti-virus and anti-spyware current along with your firewall.

## Pay close attention

Ensure the safe delivery of your item. If you are concerned you may not be home when your package is delivered and someone may take it, ask the shipping company to require a signature before leaving the package. Alternately, it may be safer to have the package delivered to a friend or family member who will be home.

Inspect your purchase. Look at your purchase carefully as soon as you receive it. Contact the seller as soon as possible if you discover a problem with it. Tell the seller in writing about any problems you have, ask for a repair or refund, and save a copy of your correspondence.

When ordering online, it is important to guard your passwords. Do not use the same password you use to log on to your computer and try to use a different password each time you register with a new site.

## Mobile Payment Apps

Mobile payment apps are more popular than ever and scammers realize that. Mobile payment apps like Venmo, Cash App or Zelle let you send and receive money using your smartphone, making the transfer of money quick and convenient.

Setting up an account is easy. By adding your credit and/or debit cards to a mobile payments app, you can pay for goods or services with your phone, with little delay. This ease of use makes them a preferred payment method for scammers.

Scammers are looking for consumers to make quick decisions without doing proper research. Even though it's quick and easy, before sending the money it is important to pause and assess the situation. Take the time research the seller or person you are sending money to. Ask yourself:

- Would you still send the payment using a different method?
- Is the price too good to be true?
- Is this really a can't miss opportunity?

## What to do if you've been scammed

If you send money to a scammer, report the scam to the mobile payment app and ask them to reverse the transaction and file a complaint with the app regarding the fraudulent transaction. You may also contact your lender to see if they have any fraudulent transaction remedies. If those efforts aren't successful, you should file a complaint with the Bureau of Consumer Protection.

*For more information or to file a complaint, visit our website or contact:*

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*Bureau of Consumer Protection*  
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