

Cyber Monday Online Shopping Tips

Cyber Monday—the Monday after Thanksgiving—is the busiest Internet shopping day of the year. It is also one of the biggest days for fraud and identity theft. The Office of Consumer Affairs and Business Regulation offers the following for shopping safely online:

Update Your Computer Protection. Make sure that your computer has a secure firewall and the most recent updates for spam filters, anti-virus and anti-spyware software.

Be cautious when entering payment information at a Wi-Fi hotspot. Most Wi-Fi hotspots are unsecured and unencrypted, and hackers can intercept network traffic to steal your credit card number and other sensitive information.

Read the Fine Print. Know the terms of the deal, including refund and return policies, shipping and handling costs, warranties, delivery dates, and complaint procedures.

Read the merchant's privacy policy and understand what personal information is being requested and how it will be used. If there is no privacy policy, think twice about shopping on that site.

Shop on Secure Websites. Before you enter your personal and financial information, look in the address box for an “s” in https:// and in the lower-right corner for the “lock” symbol (i.e., a closed padlock), which indicate that your purchase is encrypted or secured.

Pay by Credit Card. Credit card transactions are protected by the Fair Credit Billing Act, which covers disputes over non-delivered or misrepresented merchandise and unauthorized charges. Some credit cards may provide additional purchase protection benefits.

Keep a record of your purchase, including the product description, price (including discounts and promotions applied), shipping and handling fees, order confirmation, receipt, delivery time, and any correspondence between you and the merchant.

What If Something Goes Wrong?

If you have an unsatisfactory shopping experience, begin by contacting the merchant. If you still are not satisfied with the answers or action taken, contact:

1. The Office of Consumer Affairs and Business Regulation
2. The Office of the Attorney General in your state OR the state where the seller is located.
3. The Better Business Bureau
4. The Federal Trade Commission

For more information about Cyber Monday shopping deals, visit www.CyberMonday.com.

