



Holiday shopping demands vigilance in cyberspace and the retail world

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"Black Friday," the day after Thanksgiving, is one of the busiest retail shopping days of the year and many consider it the official beginning of the holiday season. "Cyber Monday," which falls on December 1st this year, is the start of Internet retailers' busiest season. While we seek to make merry, holiday criminals' idea of holiday cheer involves robbing consumers of their hard-earned money.

The Internet has expanded consumer shopping options like never before. But, the Internet shopping experience can be spoiled by misleading offers or scams that result in the theft of money or your identity. These tips will help you stay safe while shopping online:

- * Know Thy Seller - Make sure the Web site has a physical address and phone number so that you can contact them if needed. Check consumer feedback sites such as Epinions or Bizrate for evaluations and comparisons.

- * Look for Third-Party

Approval - Companies place approval seals, such as BBBO nLine on their sites if they abide by a set of standards. Make sure the seals link to the organization that created them.

- * Check Site Security - Look for sites that use https in the address bar and a secure site lock icon in the status bar.

- * Guard Personal Info - Only provide as much personal information as needed to complete the purchase (credit card number, address and phone number). Know the site's privacy policy: Understand how the seller will use your personal information. Avoid sites that sell your information.

- * Credit Card Rules - Credit cards are the safest and quickest way to shop online. The Federal Fair Credit Billing Act gives you the right to dispute credit card charges for goods or services that you have not received, never ordered or were misrepresented. Also, try to use one card for online purchases for easier tracking.

- * Patronize Authorized Online Payment Sites - PayPal and WorldPay are sites that allow you to pay without exposing your card number to merchants.

- * Update Web and Anti-Virus Software - Updated software creates another layer of protection from scams.

- * Be a Record Keeper - Print and file your order confirmation. Check online purchases on your credit card statements.

- * Use Caution - If it seems too good to be true - it probably is. Compare prices before purchasing and when in doubt - ask before you buy.

When visiting retail store in person, the following tips help ensure a safer holiday season:

- * Strut While You Shop - Thieves and predators are on the lookout for body language that conveys vulnerability. Criminals look for easy marks such as people who are slouched over, preoccupied or

are fumbling with packages. Walk confidently and be alert when you maneuver through crowded malls and parking areas.

* Don't Shop Till You Drop - While Madison Ave. may say otherwise, security professionals advise that consumers avoid holiday shopping fatigue. Keep your shopping bags in your sight at all times, and don't burden yourself with too many bags or packages.

* No Flashing - Displaying large sums of cash is a powerful lure to greedy thieves. Use checks or credit cards whenever possible and never leave your credit card on a store counter. While "bling" may be king, avoid wearing visibly expensive jewelry during holiday shopping jaunts.

* Where is Waldo or your Wallet and Purse? - While the worldwide search for Waldo may be fun, the same spirit of joy is missing when a purse or wallet has gone MIA. Carry your handbag or purse close to your body with the clasp or flap secured and facing toward you. Never leave your purse on a store counter, on the floor in a restroom or dressing room.

* Maintain Pack Mentality - There is safety in numbers, so shopping with friends whenever possible is highly recommended.

* Report Suspicious Activity - Report suspicious people or situations to mall security. Be aware of unusual movements or anyone who gets too close for comfort.

* Parking Lot Safety - Parking in an isolated area rolls out the welcome mat for criminals so park near other vehicles or in high pedestrian and vehicle traffic areas. Also, avoid becoming an easy mark in the parking lot by being aware of surroundings and having your keys in your hands, ready to open your vehicle. Be sure to look into the vehicle's front and rear seat before entering it, and lock your vehicle as soon as you enter.

While criminals and predators are most prolific during the holidays, effective security precautions require a conscious awareness of one's environment virtually every day of the year. Maintain vigilance, common sense and caution to keep the holiday season merry.

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