

Holiday Shopping Online Tips for Consumer Safety

Use secure servers, sites, devices. Public WIFI might not be secure. Look for https:// in the web address. The “s” stands for secure. Some websites have the landing or home page designated as secure but that doesn’t always mean all pages are secure. Before entering your credit card information, be sure to look for https:// in the web address for that page. It’s more difficult to verify security on an app than on a webpage; so, you might want to do your shopping from the website. Exit, sign out, or log out of accounts before closing.

Know the seller and the policies. It’s always a good idea to do business only with reputable sellers. Anyone can set up shop on a website. How can you tell if the seller is reliable? One way is to confirm the address and phone number. Look for reviews. Read all of the seller’s policies for purchases, warranties, and returns.

Read reviews. Most online sales sites post customer reviews from previous customers. Reviews can let you know if returns are difficult, if quality was as described, if clothing or shoes are true to size. More than one bad review could be a red flag.

Pay by credit card. Credit cards are usually preferable to debit cards for online shopping because of some legal protections. The Fair Credit Billing Act allows consumers to hold off on paying a charge while the purchase is under investigation. If you’ve been a victim of fraud or theft, you are only responsible for the first \$50 in charges..

Check your statement. One of the best ways to monitor for fraud or theft is to check your statements regularly. Check bank and credit card statements online weekly to look for suspicious charges. Keep copies of receipts and confirmation emails. If you find an error, contact the seller immediately. If the problem is not resolved, you should contact the Arkansas Attorney General’s office online at arkansasag.gov or call 800-482-8982.



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