Holiday Hints

Shop Smart And Stay Safe: Top Tips For Finding Gifts Online This Holiday Season

(NAPSA)—An increasing number of consumers are going online this holiday season to find the perfect gift. According to Jupiter Research, 114 million shoppers are expected to spend over $32 billion on holiday items online this year.

The Internet offers shoppers a wealth of benefits, including selection, convenience and ease. Online, you have access to a world of sellers that can provide unique and memorable gift options.

Some helpful hints to make the most of your online shopping experience:

• **Make a gift list and check it twice.** In a recent survey by the National Retail Federation, nearly one-third of adults said they spend more than planned on holiday gifts. To avoid this, track how much everything costs and stay within your budget. Save electronic receipts and use computer programs, such as Microsoft Excel, to manage your finances.

• **Find time to save time.** With the widespread popularity of the Web, consumers now flock online the same way they shop the day after Thanksgiving—en masse. To avoid peak times, when your computer might run more slowly due to increased Web traffic, consider shopping during early-morning or late-night hours.

• **Look for unique gifts that will impress.** Break away from the typical mall gifts and browse pages from specialty online retail sites such as SilverShake.com and TheRitzyRover.com or stores on eBay.com. These sites offer gifts

that fit the distinctive needs and tastes of those on your gift list.

"As with any purchase, you should use common sense and follow simple safety tips when shopping online," said Rob Chesnut, senior vice president of trust and safety for eBay. The following tips can help guide you to safe shopping through the World Wide Web this season:

• **Get to know the seller.** Take time to learn about the seller from reviews and recommendations. Sites such as eBay allow buyers to view a seller's feedback, which will provide information about past buyers' experiences with that seller. If you can't access information about the seller on his or her Web site, feel free to reach out directly to obtain this.

• **Review the rules of purchase.** Check the seller's policies on returns, damages and refunds. You should only buy if you think the selling policies are clear and fair.

• **Ask questions throughout the transaction process.** Trust-

worthy sites will always have some means to contact a customer service representative, and questions should be answered in a timely manner.

• **Choose a secure password to protect account information.** When selecting a password for a Web site, use a unique string of letters and numbers. When your transaction is complete, be sure to log out of the site to ensure your information is cleared.

• **Only buy from sites with a secure checkout and payment system.** Secure online store pages always begin with "https://" in the URL. These sites are programmed to keep information safe and secure. When in doubt, look for the VeriSign and PayPal logos on the checkout page.

• **Keep a paper trail.** Print and save all receipts in case anything is lost, damaged or does not match the description given by the seller.

• **Listen to your intuition.** If an offer sounds highly suspicious or too good to be true, it probably is.

Shopping online this holiday season is the easiest way to find the best deals among the widest selection of gifts. Taking a few extra moments to be cautious will help ensure that unearthing that perfect stocking stuffer is a rewarding experience. For more information on how to stay safe when shopping online, visit https://www.paypal.com/security center.