



Holiday Shopping

Safe Shopping Online This Holiday Season

(NAPSA)—Over the course of the past decade, e-commerce has evolved from a little-known concept into an essential shopping practice for millions of consumers. Convenience, high-speed Internet connections, as well as more reliable and faster delivery times, have propelled online shopping's popularity, especially during the holiday season. As consumers become more Internet savvy, unfortunately, so do hackers.

In fact, while online trade rose approximately 59 percent during the last holiday season, VeriSign, a company that secures and processes over a third of North American e-commerce, tracked a 176 percent increase in the number of probes launched by potential fraudsters. Forrester Research, a company that tracks Internet commerce, predicted that online sales will more than double from \$144 billion in 2004 to \$316 billion in 2006, and with such potentially substantial sums attracting cyber-criminals, consumers need to learn ways to shop more safely online.

Here are a few tips that will help protect you from becoming a victim of an Internet scam:

- **Educate yourself:** "Phishing" is not a sport but the latest and fastest-growing method of perpetrating online fraud. "Phishers" create e-mails and Internet sites that copy the recognized branding of legitimate businesses and then send them to potential victims, asking them to "update" your personal financial information. Unless you know about phishing, chances are, you won't be able to tell that the phisher's site is not a valid site. If you get such an e-



"Phishing" for trouble: Scam artists try to get personal, financial information from consumers by pretending to be legitimate businesses online.

mail, think about the circumstances; ask yourself why any legitimate site would be sending you an e-mail to update your credit card information if you have not purchased anything. Consumers who fall victim to a phishing ploy unwittingly tender sensitive, personally identifiable information to an unknown person for criminal purposes. In fact, 72 percent of online U.S. adults are unaware of phishing, according to a recent study conducted by Harris Interactive®. Education can often be the first line of defense, so stay informed and read alerts about new attacks. For more information on phishing, visit: www.antiphishing.org.

- **Shop around:** Particularly when it comes to purchasing big-ticket items online, if it seems too good to be true, it is probably fraudulent. No legitimate company on the planet is going to sell you a 50-inch plasma TV for 500 dollars. These scammers prey on the normal desire to find a good deal. Log

on to comparison shopping sites such as Bizrate.com and look for user reviews to ensure that the site is legitimate.

- **Trust your instincts:** Common sense comes into play as well when trying to identify a legitimate e-commerce site. For instance, look for a phone number listed somewhere on the site to connect you with a live person in the event there is a problem with your order. A site should also ask you to verify your zip code and address. Further, although they are helpful, do not put all your faith in customer satisfaction ratings. They have nothing to do with security and are one potential way for the site's owner to scam you. Bottom line: If you have never heard of the store, think twice about putting your credit card information online. While many smaller sites offer great deals, if they do not ask you for basic information to protect your transaction, shop around.

- **Look for the seal:** Any reputable e-commerce site will have layers of protection incorporated to protect you when shopping online. This added protection will include the use of Secure Sockets Layer (SSL) technology, which employs levels of encryption to safeguard your credit card and other personal information. A site that uses SSL will display "HTTPS" in the address bar and a padlock icon at the bottom of the browser. Additionally, sites may display a "security seal" such as the VeriSign Secured™ Seal, which lets you know which security measures the online merchant has in place to protect your information. You can find more information about this seal at: www.VerisignSecured.com.