

RISKS AND BENEFITS OF SHOPPING ONLINE plus A FEW TIPS

Kath Noble #2820

INTRO: How many of you enjoy shopping in stores? (raise hands) I don't, with very few exceptions, possibly Big Lots and Costco! Maybe it was because for so many years I had not much money to spend, but my definition of hell is to be stuck in a mall "just looking". When I needed a pair of dusty pink pants to wear to my stepdaughters wedding (yes, she told me what color to wear), I found a pair online that fit perfectly. If I have to go into a store, I take a list and get in and out. Yes, I now do almost all of my shopping online and I love it. I was thinking about how I shop this morning as I was getting ready and realized that everything I am wearing except for my shoes, glasses and earrings were purchased online. Someday I may actually try ordering glasses online, because I have talked to folks who have been very happy with the money they saved doing this.

A. What are some advantages to shopping online?

The advantages of shopping online really became evident during the COVID epidemic. Many people tried ordering groceries online for the first time, either picking them up in their cars outside the store or having them delivered. Ordering clothing and household items, even furniture online can be convenient, especially for us as we age and find it easier to order from our homes rather than traipsing through a mall or superstore. Delivery times have become

faster, especially for Amazon purchases, which can arrive as quickly as the same day. Meal delivery services like Blue Apron, Hello Fresh and Everyplate can be very convenient and improve how we eat with less wasted food. (Talk about our experience with meal delivery services.) **SLIDE 1**

Getting prescriptions delivered by filling them online can be a real convenience. I have not tried this yet, but plan to soon. I haven't quite figured out how to make sure I can get prescriptions at a summer vacation home in another state without getting it messed up.

What are some things that you all order online?

B.What could go wrong?

As in everything, bad actors can be found running scams with online shopping. Many of these advertise on Facebook, so a good rule of thumb is not to order directly from a Facebook ad, but to go to the actual web page for the company and order from them directly. Legitimate online companies often post a small padlock or security symbol symbol **SLIDE 2** in front of their URL on their webpage, showing that they have purchased a "security certificate" that should guarantee that any info you send to them is secure and not shared anywhere else. Some scams pretend to be a famous company, but are not. Always check the spelling of the URL to see if it is legitimate. Sometimes impostors will change just one letter

or add a dash or underscore, pretending to be the legitimate company.

An example of this type of scam from my own experience is an ad I saw on Facebook for a real bargain on “Sketchers” shoes. I love Skechers but did not notice that the Facebook ad had a “t” in the name, which does not exist in the actual company’s name. **SLIDE 3** I did eventually get the shoes, and although they fit OK, they most definitely were NOT real Skechers. Have any of you had anything similar happen to you?

Reading reviews on companies from customers can also be very telling. Make sure that you notice the number of reviews: if there are only a very few and they are all 5 stars, be suspicious. The scam artist may have gotten all his relatives to write glowing reviews for a non-existent or inferior product!

A new development has been a scam where a legitimate online company will sell cheap products, often made in China, for VERY low prices and although you may actually receive the product, the company takes your information and either sells it or stores it for future illegal use. TEMU is an example of this type of suspected scam. Yes, you can get some incredible deals on low-cost items, but what about your personal information? How is it being protected? Do you care about whether the products you receive are made in China according to fair labor laws? Does it bother you that this Chinese-based company avoids paying taxes in the U.S. by various means? Also

there is growing evidence that TEMU is storing your personal information after you shop with them and doing who-knows-what with it. I read a number of articles about TEMU, and although you are certainly welcome to buy from them if you want, I don't plan to.

C. 10 tips to identify and help protect yourself from online shopping scams

1. Be on the lookout for fake websites. Only shop on secure websites with good reputations
2. Use caution when doing business with sellers who insist on immediate payment through payment apps such as Zelle[®], Venmo, Cash App, or online wire transfers
3. Be suspicious of deals with unbelievably low prices that seem too good to be true
4. Avoid sellers who use pressure tactics to get you to buy right away
5. Be wary of social media ads that may take you to an unfamiliar shopping site or a social media-based store
6. Pay with a credit card if you can, not your debit card, especially if you're not familiar with the seller because many credit cards offer protection from scam charges;
7. Set up account alerts and notifications with your bank to monitor your account for unusual activity
8. Never give out sensitive information such as your bank account number, PIN, or one-time access code

9. Search for the seller and the word “scam” to vet them before sending money
10. Go slow, research the seller carefully, and if something doesn’t feel right, trust your gut and walk away

D.Ways to protect your personal information

1. [Protect your Social Security number](#) by keeping your Social Security card in a safe place at home. Don’t carry it with you or provide your number unnecessarily.
2. Be careful when you speak with unknown callers. Scammers may mislead you by using legitimate phone numbers or the real names of officials. If they threaten you or make you feel uneasy, hang up.
3. Create strong, unique passwords so others can’t easily access your accounts. Use different passwords for different accounts so if a hacker compromises one account, they can’t access other accounts. Check out the Federal Trade Commission’s [password checklist](#) for tips.
4. Never give your personal or financial information in response to an unsolicited call or message, and never post it on social media.
5. Shred paper documents that contain personal information, like your name, birth date, and Social Security number.

6. Protect your mobile device from unauthorized access by securing it with a PIN, adding a fingerprinting feature, or using facial recognition. You can also add a password and adjust the time before your screen automatically locks.
7. Regularly check your financial accounts for suspicious transactions. You can also request and check a free credit report from each of the three credit bureaus every year: [TransUnion](#), [Equifax](#), and [Experian](#). I use Credit Karma to keep track of my credit score. It's free and although not as accurate as going to the three major credit agencies for a full report, it gives me an idea if anything wonky is going on.
8. Avoid internet threats by installing and maintaining strong anti-virus software on all your devices—including your mobile device and personal computer. Use a virtual private network (VPN) to stay safe on public Wi-Fi. Do not perform certain activities that involve sensitive data, like online shopping and banking, on public Wi-Fi networks.
9. Protect yourself on social media by customizing your security settings and deleting accounts you no longer use. Also, double-check suspicious messages from your contacts, as hackers may create fake accounts of people you know.
10. Never click on any link sent via unsolicited email or text message—type in the web address yourself. Only provide information on secure websites.

E. Keeping track of your online orders

It's too easy to forget about what items you might have ordered if you don't keep track of your orders. Always make sure you copy and save order confirmations which include how to contact the company, expected date of delivery and what you ordered. One way to do this is to take screen shots of your order confirmations and save them in a folder on your computer. Delete these after a few months. Another way is to print and save copies of your orders in an actual file folder. Or finally, you can simply make a list with the info and keep it handy. But however you do it, keep track of what you are ordering and who it is from.

F. A few of the best sites to order from:

Amazon, Facebook Marketplace, Wayfair, etc. and a few to beware of. (Temu, Facebook ads, etc.)
(Ask folks who they like ordering from and why.) **SLIDE 4**

- [What are the top 10 shopping sites?](#)
 - [1. Amazon](#)
 - [2. eBay](#)
 - [3. Walmart](#)
 - [4. Etsy](#)
 - [5. Wish](#)
 - [6. Best Buy](#)
 - [7. Target](#)
 - [8. Home Depot](#)
 - [9. Sears](#)

- [10. Kohl's](#)

Let's talk about Amazon for a minute. You can find almost anything on Amazon. Dave orders electrical parts and I order a ton of household items and toiletries from them. Because Amazon is such a gigantic company, it is important to always read the fine print about what you are ordering. What is their return policy? Is the item you are ordering actually what you intended to order? Check the size, especially! (story about shirts ordered in. wrong size) What is the shipping address and is it complete and correct?

If you click on "Place Order" too soon and then realize that you made a mistake, it is usually easy to fix on Amazon. Simply go to "Your Orders" on Amazon and click on order details, then look for the dropdown menu and change what you need to change.

How about returning orders to Amazon, for whatever reason? It's actually quite easy. Just go to Your Orders again and select the item you want to return. Click "Return Item", give a reason and print out the return slip or save it on your phone or iPad. Then take your item in a box along with the slip (or your device) to a UPS store or Kohl's Department Store and give it to them to return for no charge. They will even tape up the box for you. I know there also is an Amazon pick-up service for returns if you are homebound, but I have not used it.

What about online orders getting delivered to the wrong address or just never showing up? This occasionally happens, especially here at ViewPoint where it can be tricky to find the correct house numbers or a delivery driver is not careful. Sometimes Amazon delivers orders through the Post Office and not with their delivery trucks, especially with small items. If you get a notice that your item “has been delivered,” it may mean that the item was dropped off at our local Post Office but not arrived yet at ViewPoint, since our postal employees have to pick up the mail and put it in our boxes or at the post office here. Do not panic, just check your order on Amazon to see if it was being delivered via USPS or Amazon truck. Occasionally some software glitches occur and the house number is left off of printed labels. Our postal employees are very good at looking up house numbers and getting your package to you, but it pays to doublecheck shipping addresses when you place the order.

Final tips: Research reviews before shopping online, both on the company you are ordering from but also on the items you are ordering. My husband calls me the “Review Queen” because I research everything! I have subscribed to Consumer Reports Magazine for many years and read it cover to cover and save the past year so I can look up items when buying them. We bought a new Subaru last Spring, and I read SO many reviews on SUV’s that my head was spinning. We are very happy with our choice of car.

Questions, share experiences and recommendations.