

State Senator Robert Mayer The Mayer Memo

Senator Robert Mayer - Serving Butler, Dunklin, New Madrid, Pemiscot, Ripley, Stoddard & Wayne Counties



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Safe Online Shopping Helps Prevent a Blue Christmas

JEFFERSON CITY — The Christmas shopping season is here and for many of us these days that includes making purchases online. Today, online Christmas shopping has become so popular that we now refer to the Monday after Thanksgiving as “Cyber Monday.”

I’ve read that many people this year are looking for bargains on the web, and in some cases finding them through special promotions, discount coupons, and free or reduced shipping. Books, clothes, movies and toys are reportedly at the top of e-shopping lists. Some online shoppers say they prefer avoiding long lines and traffic while other shoppers say they still prefer buying gifts at local retailers and malls as part of their annual holiday tradition.

While shopping online may seem effortless, Missouri consumers who do shop online this holiday season — or any time of the year — should do so with care. The Attorney General’s Office reminds consumers there are risks involved with online shopping. Here are some tips if you plan to make online purchases:

- Use a secure browser. Look for an address that starts with “https” rather than “http.” Also look for a closed padlock icon. In Internet Explorer, this icon is to the right of the address bar.
- Pay with a credit card. Federal law protects you if you need to dispute charges. This protection *does not* cover debit cards, checks, cash, money orders or other forms of payment.
- Print your purchase order with details of the product and your confirmation number.
- Don’t click the link in an email that appears to come from a retailer. Instead, type in the address of the website you intend to visit. Email you receive could be spam or phishing scam intended to steal your personal information.
- Before you finalize your order, make sure the quantity and total price are correct — for example, you might be purchasing 12 items when you meant to buy one.

- Understand the site's return and refund policies. There is no law that requires retailers to accept returned merchandise.
- Opt out of future e-mail from the company. The site's privacy policy should offer a box you can check, declining e-mail advertising news, discount offers, etc.
- For expensive items listed at an online auction, use a third-party escrow service. This company pays the merchant only after you're satisfied with the product. (The top Internet consumer complaint to the Federal Trade Commission each year is the online auction.)
- Never give out your Social Security number.

Consumers should also consider checking potential gift items for recall notices whether shopping online or in person. The Attorney General's website (www.ago.mo.gov) features a recall clearinghouse with a list of recent recalls for toys, food, cars and other consumer products.

When shopping online, it's important to remember to try to do business with websites that are legitimate and reputable, to closely guard your personal information, and to know where to turn if something goes wrong. Missourians who have complaints about retailers can file complaints at the Attorney General's website listed above or by calling the Consumer Protection Hotline at 1-800-392-8222.

The Christmas season is a busy time for holiday shoppers looking for deals...and for criminals looking to make Christmas steals. With a few simple tips, you can make your online shopping experience a safer and more pleasant one.

As always, if you have comments or questions about this week's column or any other matter involving state government, please do not hesitate to contact me. You can reach my office by phone at 1-877-291-5584.

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Capitol Office	Website:	Phone Number:
State Capitol Building Room 331 Jefferson City, MO 65101	http://www.senate.mo.gov/mayer	877.291.5584 Fax: 573.526.1384