

## Trust Your Intuition To Shop Online (And Offline) Safely

In one way, shopping online is very similar to shopping at kiosks, in shops and in malls. Personal and financial safety is always of great importance, but it's easy to forget about safety when we're distracted or in a rush. Either way, online or offline, searching for the best item at the best price can be very distracting, and distraction can be a real problem.

Think about the actions of a pickpocket for a moment. Professional pickpockets are looking for victims who are distracted, making it much easier to lift wallets, phones, purses and bags from preoccupied shoppers. Victims in hectic airports and on busy sidewalks are often distracted by the crowd, and they might be talking or texting on their phones at the same time, too.

How many times have you passed through an airport and consciously thought about a pickpocket or a thief? And whenever you're making your way through a downtown crowd or attending a special event, are you thinking about your personal and financial protection?

If you're not inclined to think about your safety while in a crowd, you're probably not thinking too much about your safety online either. Sadly, unscrupulous online vendors are well aware of that fact. They may set up a website, or a Craigslist or eBay listing, based upon the fact that most shoppers are too busy and too distracted to take a moment to consider their personal shopping safety.

### **Trusting your intuition is a very useful safety measure ... assuming you pay attention to it.**

If you just don't feel right about a particular brick-and-mortar store, you probably avoid it, right? That's natural. But do you avoid a website or auction listing just because something doesn't look or feel right about it? If so, good for you. You are ahead of many folks in this area.

Most people who have used online dating sites become well-acquainted with profiles that don't seem to make sense. It's not always easy to identify the problem, but something just seems off, so they click away and check out other profiles as they shop for a possible date. Maybe it's just a feeling, but they learn to trust it.

Online dating can teach you a lot about using your intuition when you shop online. Even if you haven't explored online dating yourself, no doubt you've heard stories about fakers and scammers who compromised the personal and financial safety of someone they met online. Sadly, it's not an uncommon experience.

That's why internet shopping safety is primarily a matter of considering the real person or company behind every website and each listing you visit. Trust your intuition to guide you. To do this, you have to set aside distractions and you can't be in a rush.

Look for:

- **Product descriptions that are too short, clipped and inadequate.** If a normal person needs more information to make an intelligent purchase, move on to another site to make your purchase. Something may not be right.
- **Spelling and grammar errors that stick out and detract from your shopping experience.** Reputable companies hire experienced copywriters and editors to eliminate basic spelling and grammar mistakes. Scammers, many of whom are not located in the United States, skip the expense and try to do it themselves.
- **A physical address in the United States.** If you can't find a physical address at the bottom of a website, or on the About or Contact pages, there's a problem. The CAN-SPAM Act requires commercial emails to include the physical address of the sender in the email and on the website to which any commercial email is linked. But,

CAN-SPAM does not require websites to list a physical address, and it does not impose a fine as it does on commercial emails without physical addresses.

In other words, the law does not protect you by requiring a physical address on every website, but your own intuition can protect you by raising a red flag whenever you can't locate a physical address. Reputable sellers are eager to provide the information buyers need to identify and verify them. Go elsewhere to shop if you don't find a physical address you can verify online by making sure it matches the business you found on the web.

- **A secure payment portal.** Look carefully at the website address in the address bar at the top of your browser screen. It should begin with <https://> because the "s" indicates a level of security you need whenever you're going to enter credit card or other personal information.

However, you may visit a site with an address beginning with <http://> (without an "s") and it can also be safe because it will direct to a secure site for credit card or checking account information when you check out. Usually, you'll need to begin a purchase transaction before you know how a merchant is set up to collect your data. So, it's not a bad idea to select one item and simply begin the checkout process, stopping short of clicking, "confirm". That way, you'll know what to expect with your real purchase.

**Your Turn: Do you trust your own intuition when you're shopping online? Do you make sure to pay attention and take the time to protect your personal and financial safety wherever you shop? Share your experiences – good or bad – here.**

**SOURCES\*:**

<https://www.consumeraffairs.com/online-dating-scams>

<https://support.google.com/business/answer/3038177>

<https://www.ftc.gov/tips-advice/business-center/guidance/can-spam-act-compliance-guide-business>

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2550 S. Alpine Rd. Rockford, IL 61108 – Phone 815-226-2260

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