Holiday Shopping

Avoid Holiday Crowds, Hassle and Uncover Secrets for Safe, Easy Online Shopping

(NAPSA)—The holidays are traditionally a hectic time with parties, travel, family get-togethers and of course shopping. If year after year you struggle to find the perfect gifts for loved ones and dread fighting the holiday shopping crowds, you're not alone. More and more people who are pressed for time during the holidays find a friend in the Internet. It enables people to take advantage of any spare time they may have, whether it's using their brief lunch hours to shop conveniently from their desks or in the late evening at home.

Holiday shopping online is gaining popularity. More than half of Americans shop on the Internet for gifts during this frenzied time. According to a Jupiter Research survey of holiday online shoppers, people shop via computer to save time, shop when stores are normally closed, avoid holiday crowds and find better prices. Many online destinations, such as eBay, are the perfect place to locate unique or hard-to-find gifts that just aren't available in your local stores.

There are many time-saving secrets to help find the best prices online, including:

• Compare: A number of sites, such as www.shopping.com, enable you to compare prices from a variety of online stores, saving you the time and fuel expense of driving from store to store.

• Shipping: Look for merchants that offer free shipping to stretch your holiday gift budget even further.

• Wrap it up: Take advantage of the gift-wrapping services offered by many online merchants. They will save you time at home when you're rushing to finish your last-minute gifts.

During the holiday season, though, be aware of grinches out there who are eager to take advantage of all the hustle and bustle.

One practice to be cautious of is "phishing." Most commonly, "phishing" comes in the form of imposter e-mails soliciting such personal information as Social Security numbers, user passwords and IDs, and credit card numbers. Fortunately, watch-dog groups and companies are looking out for consumers to fight these types of ploys and encourage people to protect themselves.

Dave Jevans, chairman for The Anti-Phishing Working Group, an association focused on eliminating the problem of phishing and e-mail spoofing attacks, advises consumers to be suspicious of any e-mail with urgent requests for confidential information. He recommends that shoppers avoid e-mails that threaten to close their account if they don't respond immediately and include links that take them to a Web page.

"While an e-mail may appear to come from a reliable merchant or Internet company, its source can easily be disguised," Jevans explains. "Links in the e-mail may actually take you to a fraudulent Web site where personal information can be gathered."

When shopping on the Internet, exercise the same caution you would when shopping in a store, says Rob Chesnut, vice president for Trust & Safety for eBay, known as the world's online marketplace. He recommends these safeguards:

• Learn as much as possible about the product and seller.

• Understand the retailer's refund policies.

• Choose a secure password to protect account information.

• Use a safe checkout and payment process, like PayPal, which is the only way to pay without a merchant seeing your credit card details.

• Remember that if an offer sounds highly suspicious or too good to be true, it probably is.

By shopping safely, it's easy to enjoy the convenience and bargains found online without the anxiety of traditional holiday shopping. For more resources about staying safe online visit www.paypal.com/idprotection or www.antiphishing.org.