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News from the Internet World



Canadians should take the time to ensure they enjoy a safe online shopping experience. To do that, they should follow a number of simple, common sense procedures while they are online.

10 Ways to Protect Yourself While Shopping Online this Season

Online shopping is taking off this Christmas holiday season. One study indicates that 32% of Canadians will shop online this year, up from 23% just a year ago. And in the US, Jupiter Research has indicated they expect to see some \$16.8 billion in online shopping, an increase of 21% from the prior year.

If true, that means shopping online will total some 7.7% of all holiday sales this Christmas season.

Look for the latest credit card password procedures, such as Verified by Visa.

In the last year, each major credit card issuer has come up with a secure system online that involves use of a password known only to the credit card owner. This presents to you the highest form of online security possible when shopping, and so you should look for sites that support these new standards.

Check the return/refund, warranty, guarantee and other policies.

Take the time to ensure that you are dealing with a reputable, reliable merchant that will offer you the same shopping peace-of-mind that you would get elsewhere. If the online merchant doesn't post sufficient information to provide you a degree of comfort about such policies, consider taking your business elsewhere.

Make sure that the checkout process is secure

Always make sure that you are using a site that provides full "encryption" over the credit card transaction, which helps to ensure that your credit card information can't be accessed while it is in transit. You can determine this by looking for a small "padlock" at the bottom of your browser screen, or by a message indicating that you are entering a secure site.

Look for privacy and security policies

A company that is very conscious about security issues will most often post some information online for you to read. Take the time to look for the security and privacy policies that the online store might have posted and read them, since this will give you more comfort that you are shopping with a site that will carefully guard your credit card and personal information.

Revamped Website

Bang! Software Works has recently revised our entire website to focus our business efforts on the website design and development end of our business. The new site has a clean fresh look that provides our visitors with the information they need, tools to request quotes and contact us, and an updated portfolio showing some of our recent projects. Other new things coming down the pipe for this month include a new facebook page, twitter account and a blog. Stay tuned!

If concerned, do due diligence

If you are dealing with an online store, but are unsure whether they are reliable and credible, do a search for them on the Internet, to see if other consumers have expressed concern or have had positive or negative experiences.

Understand the "safe-shopping" policies established by the issuer of your credit card

Take the time to understand the guarantees that your card-issuer offers with respect to shopping online. You will likely find that even if you are subjected to an online fraud, you will not be liable for any loss greater than \$50, which should put your mind to rest.

Shop around

Often what might seem to you to be a bargain might not be, once you factor in other costs, or if you don't consider that there might be other online stores offering the same product or service at a lower cost. Take the time to look at alternatives.

Beware of hidden shipping, duty and other costs

Many of those who shop online are surprised by the hidden charges that were not well-documented on the site. Make sure you understand all the potential charges before committing to a purchase, and if something seems unclear -- ask! Look for sites that clearly post such charges as part of the checkout process, or post the information elsewhere on their site.

Keep receipts and other documentation

Make sure you print out a copy of the receipt once you've finished the purchase. In addition, if the online store offers to send you a copy of the receipt by e-mail, take advantage of this option.

Order early!

The common complaint of every online Christmas shopper is that they ordered too late to ensure delivery of their goods by Christmas. Shop early -- and shop often!

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