

CRIME PREVENTION BULLETIN

E-Commerce Crime Prevention Tips

This week there is a day designated as ***Cyber Monday***. Holiday shopping is officially underway and every year we see increases in internet related sales of merchandise. Retail stores know the value and importance of online shopping for their businesses profits and sales goals.

Unfortunately, we also see more reports of internet related fraud and identity theft. Let's take a few minutes to review some internet safety tips related to e-commerce and the ***Cyber Monday*** theme.



There are two primary concerns for internet users who are buying items online. The first concern relates to the security and privacy of your information. The second concern relates the retailer's performance and value. In other words, does the retailer sell a good product for the money, can they provide product support, and do they have a consumer friendly return policy?

Consider these E-Commerce Crime Prevention Tips when making your next purchase:

- Research the seller and product before making an online purchase.
- Read product reviews, forums, and blogs to make informed decisions about your purchase.
- Do not judge a company or person solely on the web site's "personality".
- Read the fine print and understand purchase agreements.
- Verify the security of the payment process before entering credit card information.
- Be especially cautious when buying from a foreign retailer or from someone overseas.
- Know what happens if purchases are not received, or if they arrive wrong or damaged.
- Can or how do you return unwanted merchandise?
- If you use a password, choose one that cannot easily be guessed, and keep it safe.
- Keep correspondence and purchase confirmations in case there is a problem later.
- Consider using one designated credit card for all of your online purchases. This will allow you to track purchases easier, and help with issues that may arise if your information is compromised.
- Use common sense and keep your guard up. Remember that if a deal looks too-good-to-be-true, it probably is. Take your time and have a pleasant experience.

REPORTING INTERNET CRIME

If you become the victim of an internet scam or related crime, you need to act quickly to reduce the amount of damage to your credit and good name. Keep a written record of what is occurring and who you speak with. Keep in mind that many of these internet based crimes start elsewhere. We see many of these frauds originate in a different country. Local Law Enforcement can take an initial crime report, but generally we cannot effectively follow-up many of these crimes and bring an offender to justice when the crimes are perpetrated from outside our jurisdiction.

If you feel you have become an internet related victim to a fraud, consult with the following resources for additional help. By reporting internet crime, collectively these reports can make a difference and bring offenders to justice.



Indiana State Attorney's Office

(The State's Consumer Protection Agency)

www.in.gov/attorneygeneral

Federal Trade Commission

(Protecting America's Consumers)

www.ftc.gov

Federal Bureau of Investigation

(National White Collar Crime Center)

www.ic3.gov

If you have any additional question please contact the Lafayette Police Department at 765-807-1200, or on-line at lafayettepolice.us.