

Online Purchases Advisory

Online purchases continue to be one of the largest reported areas of fraud. Complaints have grown over the last decade, as individuals have increasingly used the internet to research and purchase products and services. Brick and mortar retail stores have continued to reduce their physical footprint, both in square footage and quantity of stores as retailers have leveraged advances technology, design, and new business models as means to attract, obtain, and sell to all of us. The pandemic accelerated the use of online purchases as individuals were left with few other options to obtain goods and services during 2020 and the first part of 2021. According to the Better Business Bureau, "29% of people shopped online before COVID, increasing to 37% by the end of 2020... [and] even with fewer lockdowns in 2021, consumers continue to shop online."

Complications and fears relating to current supply-chain disruptions are leading to additional scams. The supply chain shortage and scarcity of gifts are creating risky situations for consumers trying to purchase goods and services for the holidays. Scammers are taking advantage of consumers by promising cheaper prices and quick shipping dates, and taking upfront fees for their broken promises. In the end, consumers are left with unmet services, knockoff and counterfeit products or they do not receive a product at all. Always use a credit card to make purchases in case you need to dispute a charge. Take additional time to research the company or retailer you are looking to purchase from.

