



State of Utah

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MEDIA ALERT

"2014 Year of Omni Channel Consumer who will make holiday purchases from Thanksgiving Day through Cyber Monday in store, on mobile devices and online with some transactions happening simultaneously", Utah Division of Consumer Protection offers tips to Grinch proof personal and financial information

"The National Retail Federation (NRF) estimates this year's holiday sales to increase 4.1% to \$616.9 billion in total consumer sales between November and December, 2014"

(For immediate release...)

SALT LAKE CITY, Utah - Francine A. Giani, Executive Director of the Department of Commerce, announced today that the Utah Division of Consumer Protection is releasing its annual list of shopping tips ahead of Thanksgiving Day, Black Friday and Cyber Monday retail events to keep consumers safe and informed when making holiday purchases. The National Retail Federation (NRF) is estimating 2014 holiday retail sales to hit around \$619.9 billion, a 4.1 percent increase over 2013 totals thanks to consumer confidence and a thriving economy. 2014 expects to see the "Year of the Omni Channel Consumer" where shoppers will buy in store, on mobile devices and via computer through text, email and website offers that may also target consumers via social media websites such as **Pinterest, Instagram, YouTube** and **Facebook**.

"While some Utahns will head to the mall after pumpkin pie, couch consumers are becoming more common making holiday purchases using smart phones, tablets and computers, " stated Francine A. Giani, "But don't let online convenience replace due diligence when checking gifts off your list. Make sure you know the store's return policy and Grinch proof your personal and financial information before hitting pay now."

Thanksgiving Day continues to grow in retail sales according to the National Retail Federation. In 2013, 45 million holiday shoppers turned up at stores and online after Thanksgiving dishes were cleared off the table. Last year, Black Friday saw 92 million shoppers in stores and online making it the largest shopping day of the year. The following Cyber Monday tracked 131 million shoppers clicking sales online.

As shoppers become more adept at targeting deals online, state regulators advise that consumers make sure tools are up to date before you enter financial data on any device.

“If you plan to have your phone or tablet in hand, take the time to download shopping apps from trusted sources that have high consumer ratings,” advised Daniel O’Bannon, Division Director, “Also make sure you have anti-virus software on those handheld devices to help avoid any risks for identity theft.”

According to the National Retail Federation, 42% of consumers say they plan to use their smartphone and 53% prefer tablets to get cyber deals during 2014 holiday season. Shop.org projects 2014 online holiday sales to grow between 8-11% this year totaling around \$105 billion spent in cyberspace.

Tips for shopping smart and safe this holiday season

- 1. Use your smartphone and tablet devices wisely.** Mobile devices are a convenient resource but may also provide fraudsters with access to your personal and account information. The rule of thumb is be sure that what you are installing comes from a legitimate source, keep an eye on your bill, investigate if your battery runs down quickly and don’t leave your phone unattended. Also, make sure you log off retailers’ websites so your information isn’t vulnerable to cyber thieves.
- 2. Don’t send cash or wire money for payment.** Do not wire money via Western Union, Money Gram, Green Dot card or any other wire service for items purchased online; you may be handing over your money to scammers, and never get the item you “ordered.” Pay by credit or charge card to protect your purchases.
- 3. Compare prices.** Similar items typically fall into a general price range. Scammers will try to entice victims to their websites with ridiculously low prices.
- 4. Research the seller.** Anyone can create a store online. Confirm the online seller’s physical address and phone number in case you have any problems or questions. If you buying an item from websites such as **eBay** or **Etsy**, be sure to use a trusted payment service such as PayPal or your credit card to protect your funds if you need to file a dispute with the seller.
- 5. Appy holidays: For safe online shopping,** make sure your apps are downloaded from a trusted source, such as the [Android Market](#), [Apple App Store](#) or the [Amazon App Store](#). When you download the app, it will ask for various "permissions." Be sure to read through them and note whether they make sense... for example, does a shopping app need access to your contact list? Another way to check on the safety of apps is to read through the feedback in the comments section of the market and choose apps with a high rating.
- 6. Keep your anti-virus software up-to-date on your mobile devices and home computer.** Make sure you have installed the latest firewall and anti-virus software to protect your mobile devices and computers against online attacks.

7. **Enter financial information only on secure sites.** Do not email financial information, like your credit card or checking account number. If you initiate a purchase online, look for indicators that the site is secure. Although no indicator is foolproof, look for a lock icon on the browsers status bar, or a URL address that includes an "s" after http.
8. **Keep a paper trail in a file folder.** Print and save records of all your online transactions, including the product description, price, online receipt, and emails in case you need to return a gift after the holidays.
9. **Before you purchase, review the refund policy and delivery rates.** Look to see if you can return a product for a full refund before you complete the transaction. Check out who pays for the cost of shipping a returned item and if the company charges a "restocking" fee back to the consumer.
10. **Consider coupons:** Some companies offer discounts via email, and some websites collect and list codes for free shipping and other discounts. Search for the store with terms like "discount," "coupon" or "free shipping."
11. **Read retailer and product reviews.** Reviews from other people, experts, and columnists can give you an idea of how a product performs. But don't put all of your trust in one review. A brand's reputation for quality and good customer service can really pay off.

For more information on how to protect yourself from scams or to file a complaint, log on to the Utah Division of Consumer Protection website at: www.consumerprotection.utah.gov

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