

# Shop safely

A large number of online shops regularly try and tempt you with great reductions in price. But all those campaigns held on this so-called “Black Friday” or during “Black Week” don’t just attract customers, but also criminals. This is how to protect yourself.

**To shop online as safely as possible, you should note the following recommendations:**

- Shop only at well-known and trustworthy online shops.
- Use secure and unique [passwords \(https://www.ebas.ch/en/4-protecting-online-access/\)](https://www.ebas.ch/en/4-protecting-online-access/) for online shops, too.
- Be cautious with advance payments. If at all possible, always order your goods on account.
- Make sure your devices are well protected by consulting our “[5 steps for your digital security \(https://www.ebas.ch/en/5-steps-for-your-digital-security/\)](https://www.ebas.ch/en/5-steps-for-your-digital-security/)”.

Computers, mobile devices, televisions or kitchen appliances: Shops advertise discounts all year round. Towards the end of November, on Black Friday, retailers and online shops are literally invaded by bargain hunters. Many shops are achieving the biggest turnovers of their year.

Where there is plenty of money flowing, cyber-criminals are not far away either. Fake shops and phishing attacks in particular appear in large numbers towards the end of the year. But you can protect yourself.

## Fake shops and fraudulent bargains

When shopping on the Internet, we never quite know exactly who we are dealing with. There are various rock-bottom offers luring customers in.

Dubious sellers hardly ever deliver what they promise. Once goods have been ordered and paid for, you usually wait in vain for delivery. Some of these fake shops try and use clever excuses to try and stop you from cancelling your remittance or becoming suspicious: Purported shortages of supply, customs problems or missing documentation.

It is usually very difficult to recognise fake shops. They are sometimes excellent copies of existing shops. In almost all cases, they look reputable at first glance. However, there are some typical characteristics to raise doubts.

### Dubious Internet address, names or logos

Many fraudster try to imitate well-known sellers by discreetly changing reputable shops’ Internet addresses, for instance by adding letters or numbers or replacing them, for instance [www.amaz0n.com](http://www.amaz0n.com) (there is a number “0” instead of the letter “o”). Also make sure that the Internet address, the shop’s name, logo and postal or contact address agree.

### Too attractive prices

So-called special offers are often too good to be true. You should therefore compare the price of a product with other online shops, for instance using well-known price comparison portals such as [www.toppreise.ch \(http://www.toppreise.ch\)](http://www.toppreise.ch). You will most certainly not be able to buy a brand-new iPhone anywhere just paying half its price.

### Flawed legal information

Shop websites must display a legal notice including their name, address and telephone number plus their Terms and Conditions. The information contained there should be written in correct German or English and sound plausible. If these details are missing or look suspicious, you should opt for another shop.

### Reviews and quality labels

Reviews on a seller's website might be fake themselves. Organisations such as [Trusted Shops \(https://www.trusted-shops.ch/\)](https://www.trusted-shops.ch/), the [Schweizer Handelsverband \(https://handelsverband.swiss/trustmark/swiss-online-garantie/\)](https://handelsverband.swiss/trustmark/swiss-online-garantie/) (both in German language) or [E-Commerce Europe \(https://www.ebas.ch/en/qr-invoices/\)](https://www.ebas.ch/en/qr-invoices/) however certify reputable online shops and collect authentic reviews and testimonials from end customers. If these are bad or the shop isn't listed at all, you should stay well away.

### Dubious payment methods

Be wary of sellers only offering the option to pay in advance or via instant transfer. The safest option is a classical invoice – however, even reputable shops frequently only offer these against payment of an additional fee or not at all. In most cases, payment by credit card is the standard or sometimes even the only option. In these cases, checking out the shop operator before you buy (see above) is particularly important to protect your credit card data against misuse. With international online shops, PayPal protects against fraud to a certain extent. The Swiss alternative Twint is also considered safe, but doesn't offer any comparable buyer protection so far.

In case you are becoming doubtful once you have paid, contact your financial institution immediately to try and stop any remittance in time.

## Phishing

Instead of creating their own fake shop, many cyber-criminals make do with designing their own copy of a real, reputable seller such as Zalando, Galaxus or Amazon. They use the same method to do so utilised during [phishing attacks \(https://www.ebas.ch/en/phishing/\)](https://www.ebas.ch/en/phishing/): End customers receive an e-mail, text or Messenger message from a purported shop asking them to urgently take some kind of action – for instance, confirm a supposed order or delivery or to check their account details by clicking a link, which leads them to a copycat website.


The attackers aim to lure their victims to a fake shop page and capture any credentials or credit card details they enter there. Scammers then use them to shop in authentic shops at the expense of their victims, or to charge their credit cards in some other way.

Find out [here \(https://www.ebas.ch/en/phishing/\)](https://www.ebas.ch/en/phishing/) how you can protect yourself against phishing attacks.

And finally, when shopping online, the same recommendation applies as for e-banking: Your device should be protected using our [“5 steps for your digital security” \(https://www.ebas.ch/en/5-steps-for-your-digital-security/\)](https://www.ebas.ch/en/5-steps-for-your-digital-security/), so it can defy any risks.

*Many online shops advertise their special offers all year round. This is particular true with an upcoming year end: Black Friday is the name given to the Friday following Thanksgiving in the USA, falling onto the fourth Friday in November. It is considered the first day of the Christmas shopping season. There are many businesses trying to entice customers with their rebates to shop. This shopping event is sometimes extended to cover a whole week (“Black Week” or “Cyber Week”).*

“It was  
such  
a good  
deal,  
I didn't  
hesitate...”



No good story begins  
like this.

**eBanking** but secure!  
by Hochschule Luzern