

## THE INVESTIGATOR

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### About Us

Since 2000 BCSI has performed hundreds of successful investigations.

Our integrated team of investigators and support services ensure that the investigations are conducted in a timely fashion with leading edge techniques.

BCSI is considered the platinum standard of the industry based on the quality and the wide spectrum of its services as well as the expertise of the investigators.

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### Buying Online...Deal or No Deal?

Black Friday, Cyber Monday and Christmas are increasingly getting more popular with online buyers. The cyber world is growing and so are its problems. In the past year, many companies have suffered severe damages caused by the hacking of their databases where their customer personal information was compromised.

### Risks

The risk of buying online in some cases outweighs the savings. In 2014, retail giants Home Depot and Target were hacked and the private information of thousands of consumers was jeopardized. Thus if large multinational outlets can be hacked, smaller companies can also be accessed.



Therefore the amount of risk is substantial as small companies may not have the resources of larger companies to protect themselves.

### What You Buy Is Sometimes Not What You Get...

As you do not see the items in person, it is difficult to know what exactly you will receive on portals such as Kijiji or Craig's list. Often the only purpose of the criminal is to target your personal and credit card information. Once you have paid through PayPal or by other means, it is sometimes hard to have the purchase reversed.

Other reputable sites such as amazon.ca are safer assuming you are browsing and shopping on the real site and have not been redirected to a bogus site. It is critical that you do in depth due diligence before any purchase online.

### Online Auctions...A Dangerous Proposition

Online auctions are becoming very popular and are one of the favorite tools of scammers. Online auction sites are virtual flea markets that present new and used items you can bid on. Online auction fraud includes misrepresentation of items, non-delivery of goods and services and limited usage of services.

The scammers can also enter a low bid and a high bid just before closing of the auction and then withdraw the high bid. Dummy bidders are also used to up the selling price. In some cases the dummy bidders are computers which respond automatically to each bid. Online auctions are also the haven of

counterfeiters. These sites are also a great place for retailers and wholesalers to dump unsold inventory.

### **Benefits of online shopping**

You have to decide if online shopping is for you. The benefits of low price and convenience are obviously attractive and the purchases are safe on most reputable retailer web sites. You can also shop 24/7 and do not have to deal with long line ups. You also have access to international products often not available in your local stores.

### **How Do I Protect Myself?**

- The performance of in depth due diligence of each purchase is a must. Reputable merchants have extensive information about themselves online.
- Test the seller/retailer (if possible) with a small purchase before going ahead with a large one.
- Have a look at their privacy policies. Ensure that you are familiar on how your information is collected and distributed. Reputable retailers often have an opt-out clause on information sharing.
- Do not pay by sending cash, money orders or transfers.
- Do not be lured into using alternate payment methods other than the secured ones.
- Use and escrow payment service such as PayPal to process the payment; this will ensure reception of the goods before payment or give you an enforcement alternative in the event of defective goods.
- Shop only from your home computer and not from a shared coffee shop or library computer.
- Go directly to the store web site by typing it into your browser.
- Consider using a low limit or one-time credit card. In the event that you are using your regular credit card, ensure that you check your balance on a regular basis. Do not provide your date of birth, driver's license or S.I.N. number to any retailers.



Online buying can be an exciting experience but each transaction must be carefully assessed and monitored.

Have a happy holiday and shopping experience!

Denis Gagnon LPI  
President