



# THE DANGERS OF ONLINE SHOPPING AND HOW TO PROTECT YOURSELF

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ASSISTANT DISTRICT ATTORNEY  
SANTA CRUZ COUNTY

# Production Assistance

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# **PRESENTATION TO DISCUSS**

- 1. ONLINE SHOPPING SAFETY AND PITFALLS TO AVOID**
- 2. CONTRACTOR PITFALLS TO AVOID**



# SHOPPING ONLINE PUTS AT RISK:

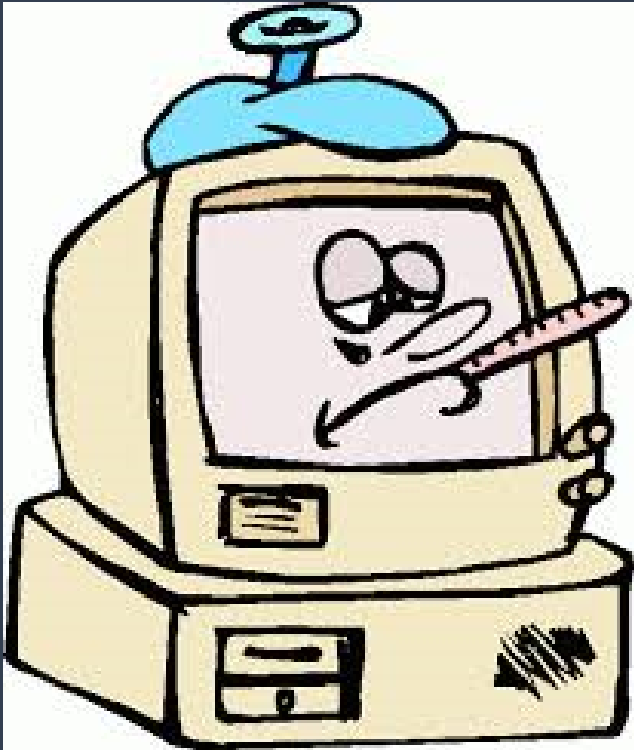
1. YOUR IDENTITY
2. YOUR MONEY
3. YOUR CREDIT

# BASIC RULES FOR A SAFER ONLINE SHOPPING EXPERIENCE



1. Current virus and software protection
2. Strong passwords
3. No Public Wi-Fi
4. Shop known businesses
5. Utilize online pay services
6. Dedicated online shopping card with small limit
7. Research merchants you don't know
8. Be cautious of fake websites
9. Be cautious of sneaky subscriptions

# 1. KEEP COMPUTER VIRUS SOFTWARE UP TO DATE



1. Virus protection installed?
2. Sometimes comes with computer
3. Can purchase products such as Norton and McAfee and others
4. Talk to Apple Genius about virus protection
5. Always keep software current
6. Remember to watch out for sneaky subscriptions

## 2. USE STRONG PASSWORDS



1. Never use same password for more than 1 website
2. Don't use passwords easily associated with you like
  - \*spouse/child's name
  - \*street name
  - \*phone no.
  - \*house no
3. Do include upper and lower case letters, numbers and special symbols
4. Change passwords often

## 2. USE STRONG PASSWORDS



5. A phrase is a good choice which includes numbers and symbols

6. Never give your password out

7. If needed, consider a password vault:

The Best Password Vaults of 2020:

- 1. 🏆 [Dashlane](#) — Top-level security, easy to use, lots of really good features.
- 2. 🏆 [RememBear](#) — Very intuitive with fun + beginner-friendly interface.
- 3. 🏆 [LastPass](#) — Good free plan, advanced security on paid plan.
- 4. [RoboForm](#) — Low cost with powerful form filling.
- 5. [Keeper](#) — Excellent security inside an easy-to-use dashboard.



### 3. DON'T USE PUBLIC Wi-Fi



1. Public Wi-Fi is any Wi-Fi other than your own password protected Wi-Fi

2. Examples of Public Wi-Fi

- \*municipal Wi-Fi

- \*Starbucks

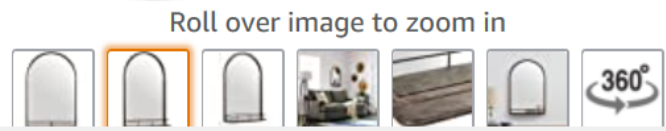
- \*Hotel room Wi-Fi

- \*Airports

3. Use cellular when not at home

4. Turn off phone function for automatically joining known Wi-Fi

5. Hackers will steal your accounts



# Amazon Brand – Stone & Beam Modern Round Arc Iron Hanging Wall Mirror With Shelf, 30 Inch Height, Dark Bronze

Visit the Stone & Beam Store  
★★★★★ 421 ratings

Amazon's Choice for "stone and beam mirror"

Price: **\$100.25** & **FREE Shipping**. Details & **FREE Returns**

Get \$50 off instantly: Pay \$50.25 ~~\$100.25~~ upon approval for the Amazon Rewards Visa Card. No annual fee.

Available at a lower price from other sellers that may not offer free Prime shipping.

Extended holiday return window till Jan 31, 2021

**Material** Glass  
**Frame** Stone

Buy new: **\$100.25**

& **FREE Shipping**. Details & **FREE Returns**

Arrives: **Friday, Oct 30** Details

Fastest delivery: **Friday, Oct 23**  
Order within 8 hrs and 23 mins  
Details

In Stock.

Qty: 1

Add to Cart

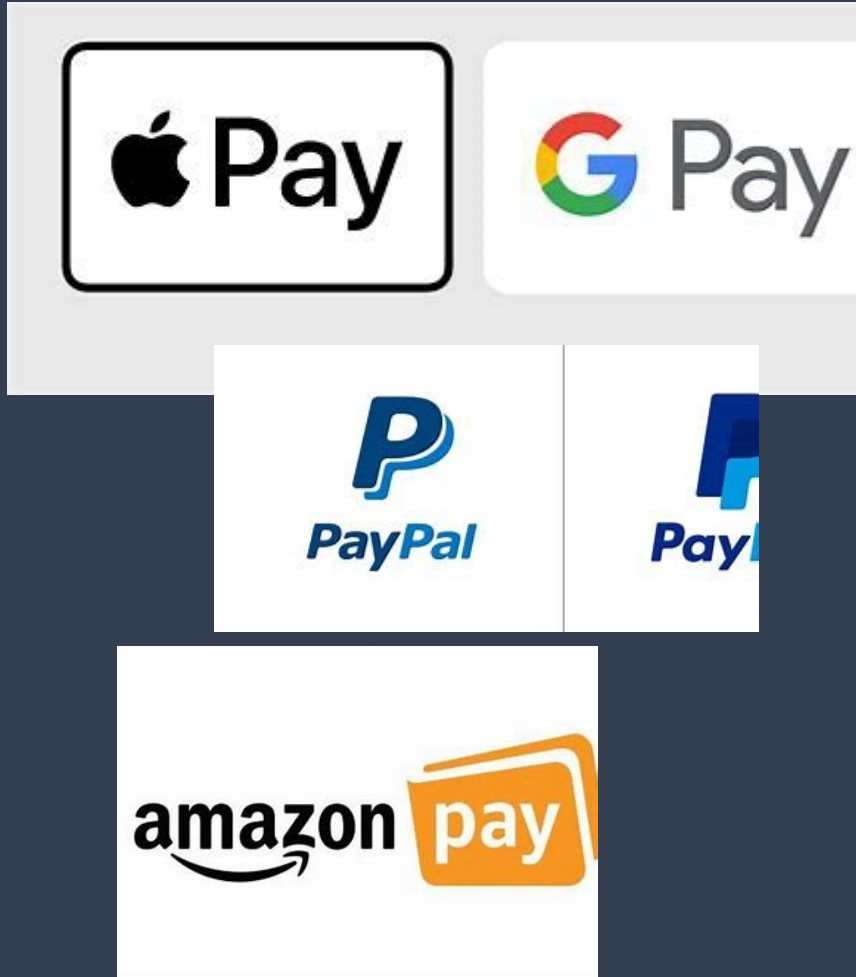
Buy Now

Secure transaction

Ships from	Amazon.com
Sold by	Amazon.com
Packaging	Shows what's inside a...

prime

## 5. PAY WHEN POSSIBLE WITH ONLINE SERVICES



1. Limits distribution of your card number
2. Your information is already stored so you don't need to re-enter it
3. Examples of popular services  
Apple Pay  
PayPal

## 6. DEDICATED ONLINE SHOPPING CARD



1. Good idea to have a dedicated card for online shopping.
2. If credit card, have a small limit.
3. If debit card, very small balance.
4. Cards not attached to any other bank accounts.
5. MONITOR MONITOR MONITOR

## 7. RESEARCH MERCHANTS YOU DON'T KNOW



1. Does the website look professional
2. Is there adequate contact information
3. Is website secure
4. Is there a physical address
5. Use map app to verify it's a physical address not a PO Box

## 7. RESEARCH MERCHANTS YOU DON'T KNOW cont.



### 6. Google reviews for website

- \*Yelp reviews

- \*Trust Pilot

<https://www.trustpilot.com/review>

- \*Better Business Bureau

- \*Consumer Affairs

<https://www.consumeraffairs>

- \*Amazon

market place vs. Amazon

read seller reviews

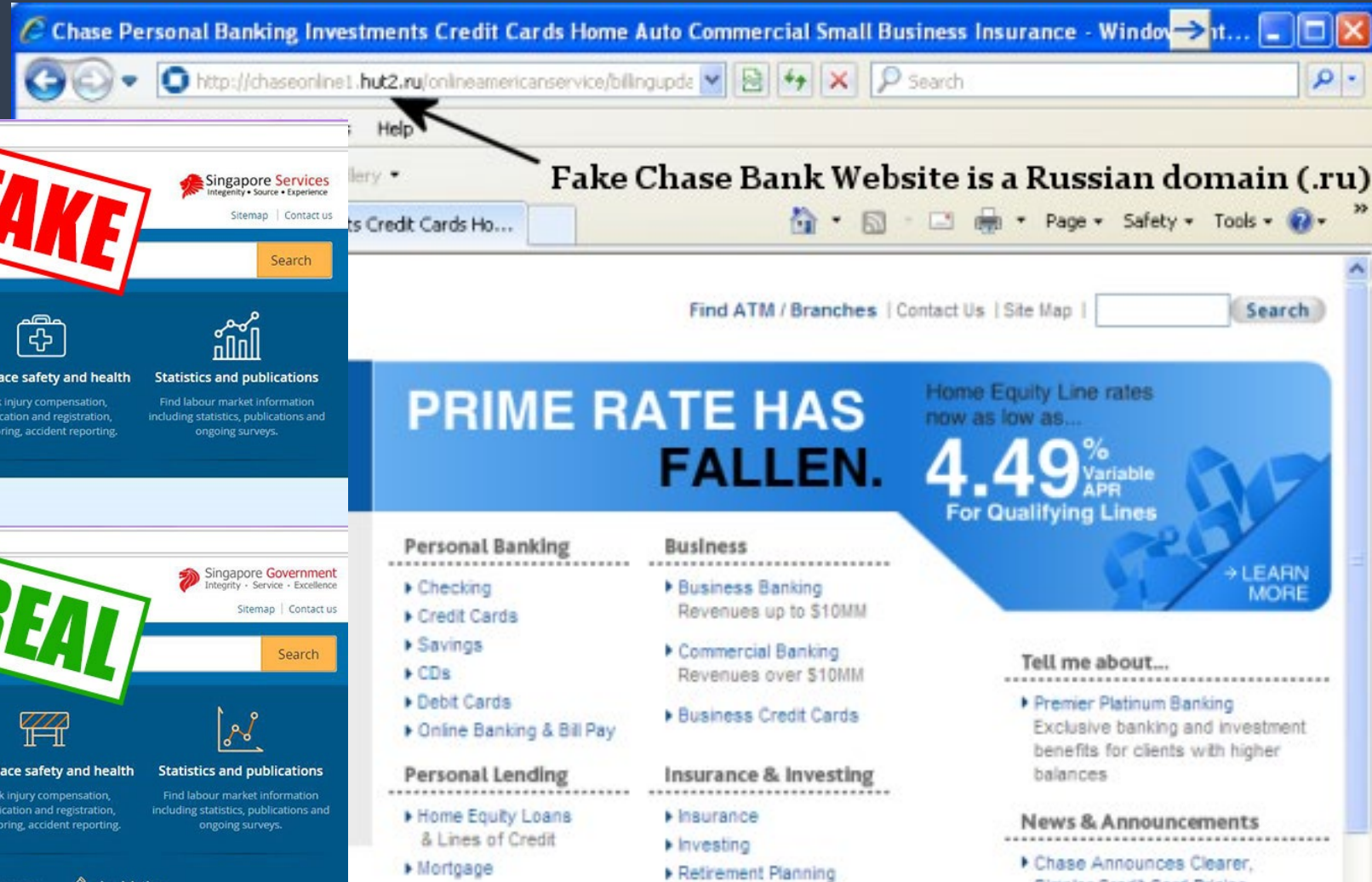
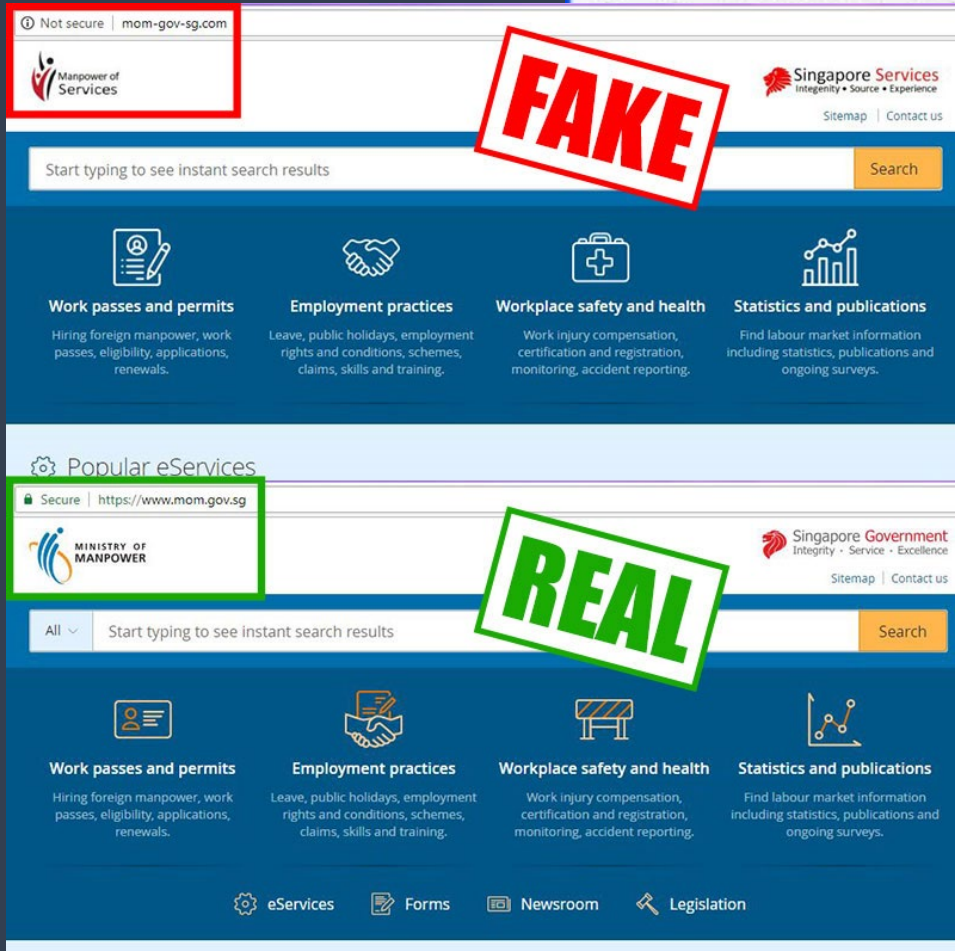
How to trust reviews?

Try Fakespot

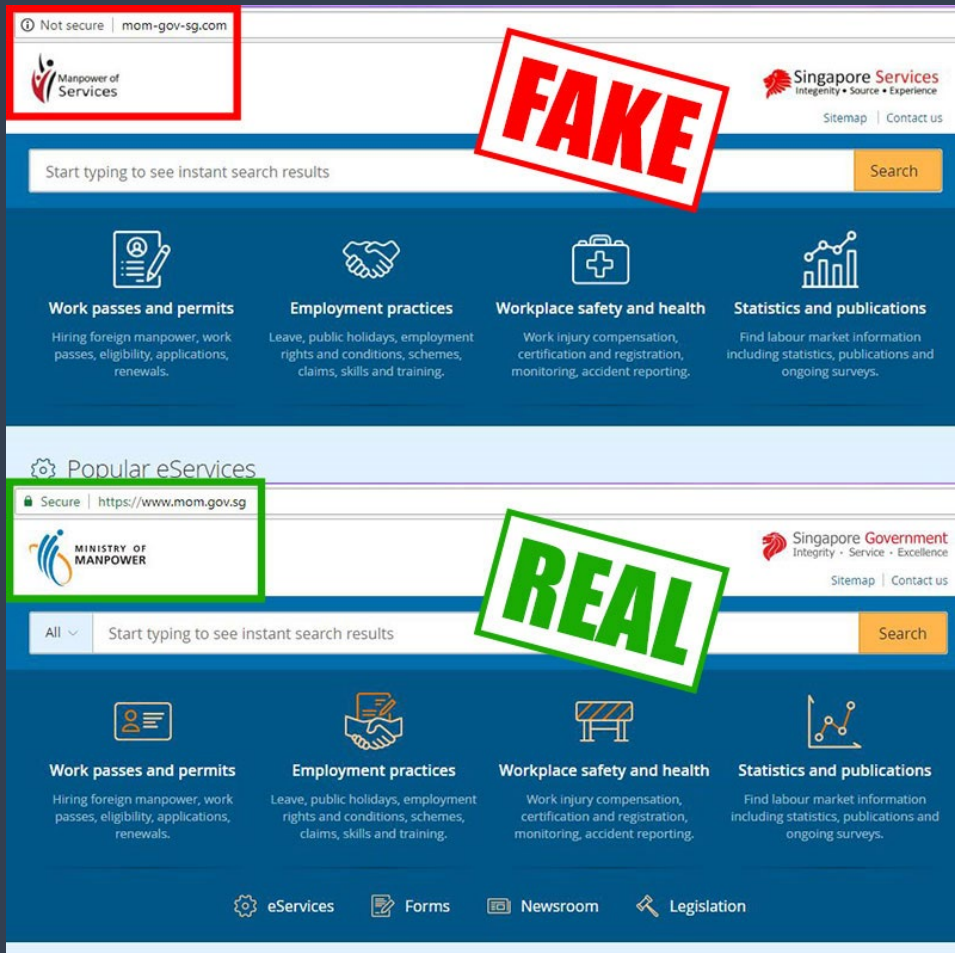
<https://www.fakespot.com>



# 8. BE CAUTIOUS OF FAKE WEBSITES



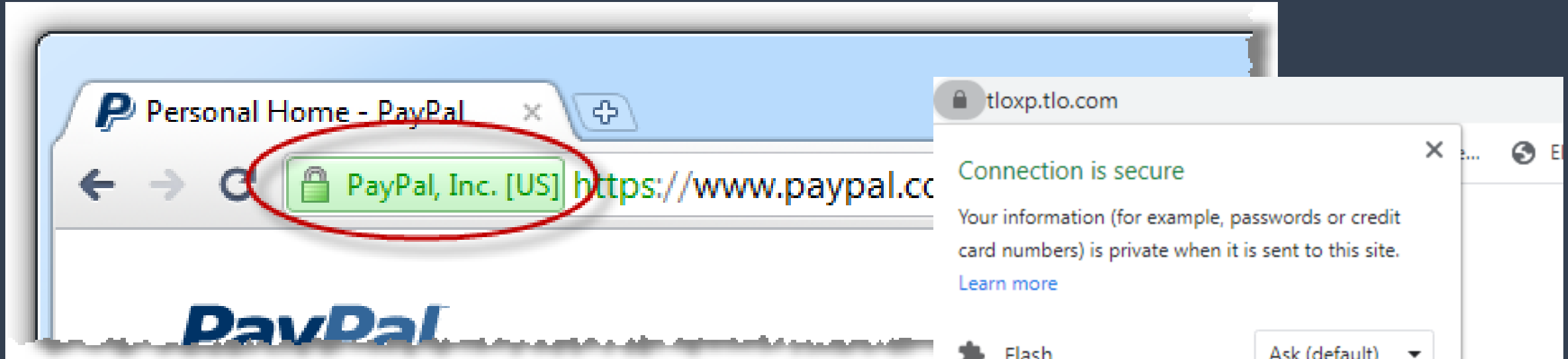
## 8. BE CAUTIOUS OF FAKE WEBSITES



1. Pay attention to website name  
Amazon vs. Amzon
2. Misspellings
3. Inadequate contact information
4. Reviews
6. Unusual Payment options
7. If its too good to be true . . .



# How You Can Tell if a Website is Secure



1. **Padlock symbol** – There should be a padlock in the address bar.
2. **Website address** – This should start with https://. The S stands for secure.
3. **Green address bar** – On certain browsers and websites the address bar turns green.
4. **Valid certificate** – If you click the padlock symbol or just to the left of the address bar, you should see information on the site certificate. This should tell you who has registered the site. If you get a warning about a certificate, avoid the website.

## TALE OF THE GOLDEN GOOSE SNEAKER

The English idiom "Kill not **the goose that lays the golden egg**", sometimes shortened to "killing the golden goose", derives from this Aesop fable. It is generally used of a short-sighted action that destroys the profitability of an asset.



https://www.bing.com/search?q=goldengoose+sneakers&src=IE-SearchBox&FORM=IESR4A

goldengoose sneakers - Bing

Convert Select

Microsoft Bing

goldengoose sneakers



ALL

SHOPPING

IMAGES

VIDEOS

MAPS

NEWS

10,200,000 Results

Any time

See golden goose sneakers



Golden Goose -  
Superstar Distressed  
Leather And ...

**\$495.00**

NET-A-PORTER

Free shipping



Golden Goose -  
Superstar Distressed  
Canvas And ...

**\$560.00**

NET-A-PORTER

Free shipping



Golden Goose -  
Superstar Distressed  
Leopard-Print ...

**\$530.00**

NET-A-PORTER

Free shipping



Golden Goose  
Superstar Leather  
Glitter Star ...

**\$530.00**

Neiman Marcus

★★★★★ 4

See all images >

## Woman Sneakers | Golden Goose

<https://www.goldengoose.com/us/en/ls/woman/sneakers>

**Sneakers Sneakers** Dive into the **Golden Goose** journey and take a look at the GGDB women's **sneakers** collection. Whether it's an everyday or a more formal occasion, our selection of shoes with ...

## Buy Golden Goose Sneakers Shoes Online, Discount Golden ...

<https://www.goldengoosesneakersshoes.com>

It's all about maximizing on **Golden Goose sneakers** shoes that will be in style for seasons to come. When looking for shoes that go with everything, opt for **Golden Goose sneakers**. The **Golden Goose** sneakers ...

## Videos of Goldengoose SNEAKERS

<bing.com/videos>



GOLDEN GOOSE  
SNEAKERS  
ALTERNATIVE P448



GOLDEN GOOSE  
SNEAKERS REVIEW



How I bought Golden Goose  
sneakers for \$148!!

LEGITIMATE

FAKE



Feedback

**FAKE  
GOLDENGOOSE WEBSITE**

**Certificate**

General Details Certification Path

**Certificate Information**

This certificate is intended for the following purpose(s):

- Ensures the identity of a remote computer

\* Refer to the certification authority's statement for details.

**Issued to:** sni.cloudflaressl.com

**Issued by:** Cloudflare Inc ECC CA-3

**Valid from:** 8/15/2020 **to:** 8/16/2021

Issuer Statement

OK



Home

Woman

Man

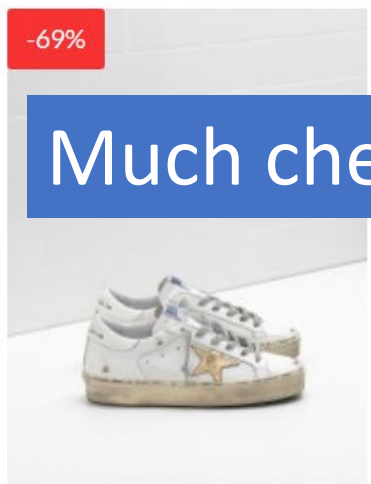
Sneakers



Hi Star



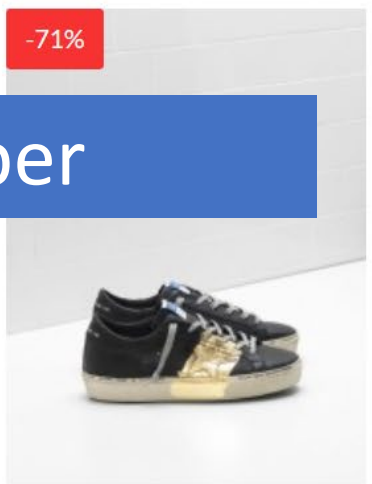
\$169.00 \$590.00



Hi Star



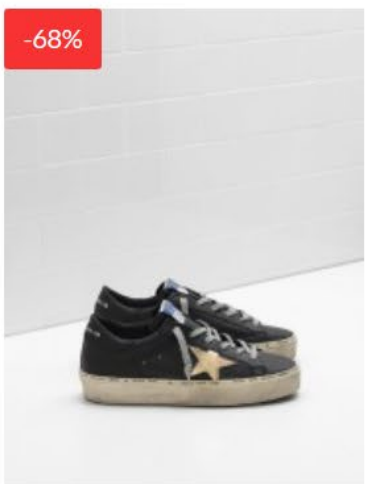
\$170.00 \$555.00



Hi Star



\$175.00 \$595.00



Hi Star



\$169.00 \$520.00



Hi Star




\$175.00 \$550.00




Much cheaper




Home > Contact Us

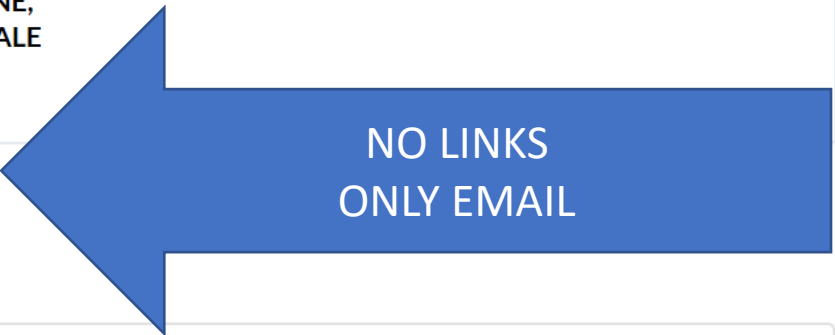


TELEPHONE



BUY GOLDEN GOOSE SNEAKERS SHOES ONLINE,  
DISCOUNT GOLDEN GOOSE DELUXE BRAND SALE





Contact Form

\* Your Name

\* E-Mail Address



\* E-Mail

Telephone

**Your Address**

Company

Customer Group ☒ Default

\* Address 1

\* City


\* Post Code

\* Country

\* Region / State

☐ Express Shipping (10-15 days) \$28.00

No sales tax charged

Shopping cart (0.00kg)				
Image:	Product Name:	Quantity:	Unit Price:	Total:
	Ball Star - Size: Womens 40 = 25.5cm	<div><div>▼</div><div>1</div><div>▲</div><div>✕</div></div>	\$171.00	\$171.00
Sub-Total				\$171.00
Shipping Costs				\$0.00
Total				\$171.00

Limited payment options



**LEGITMATE  
GOLDENGOOSE WEBSITE**



Certificate

General Details Certification Path

**Certificate Information**

**This certificate is intended for the following purpose(s):**

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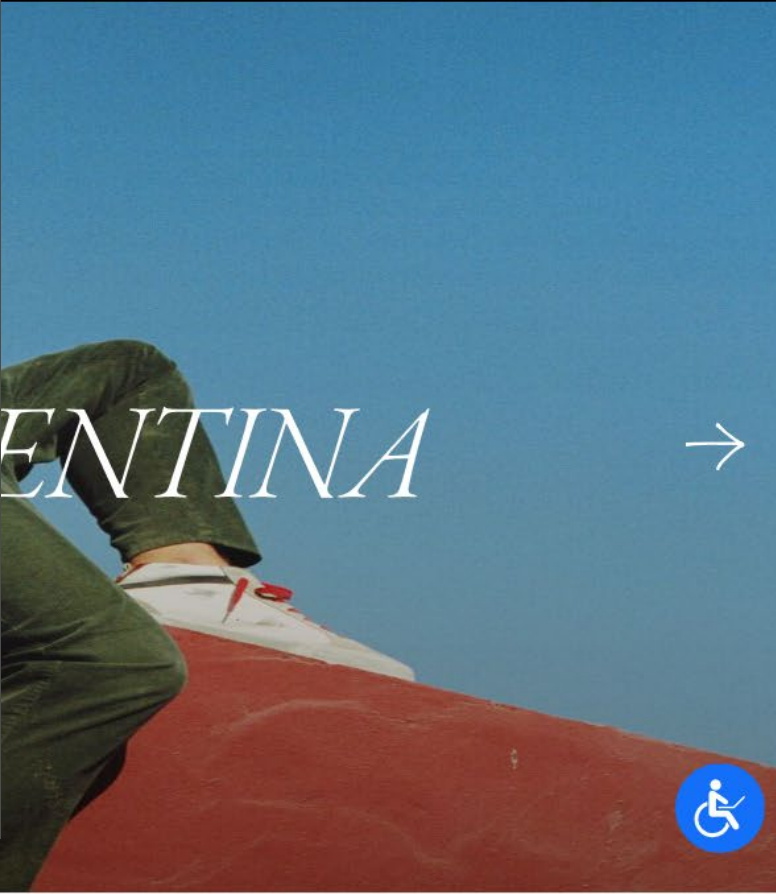
**Issued to:** \*.goldengoose.com

**Issued by:** DigiCert SHA2 Secure Server CA

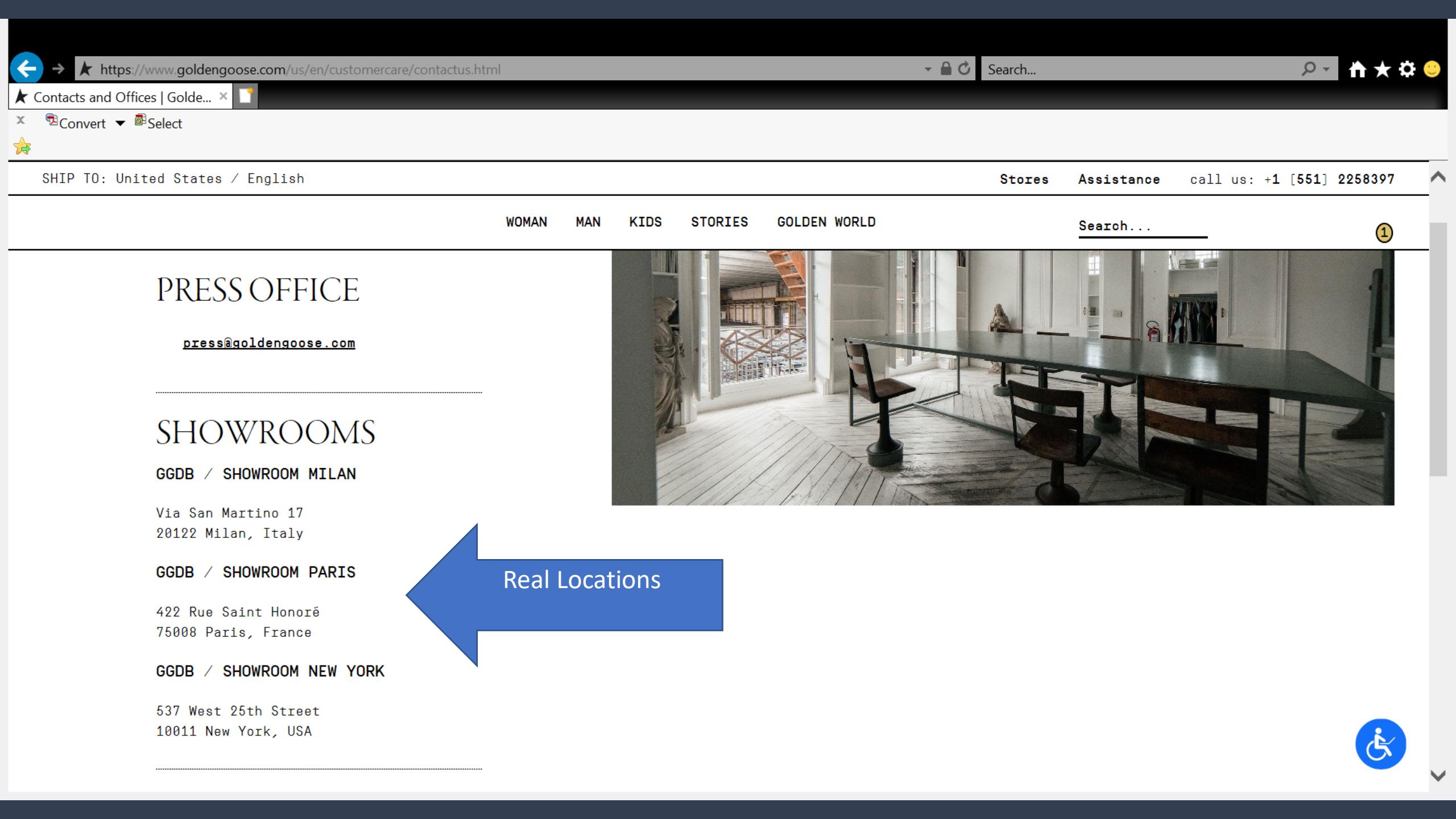
**Valid from** 7/8/2019 **to** 7/13/2021

Issuer Statement

OK







## PRESS OFFICE

[press@goldengoose.com](mailto:press@goldengoose.com)

## SHOWROOMS

### GGDB / SHOWROOM MILAN

Via San Martino 17  
20122 Milan, Italy

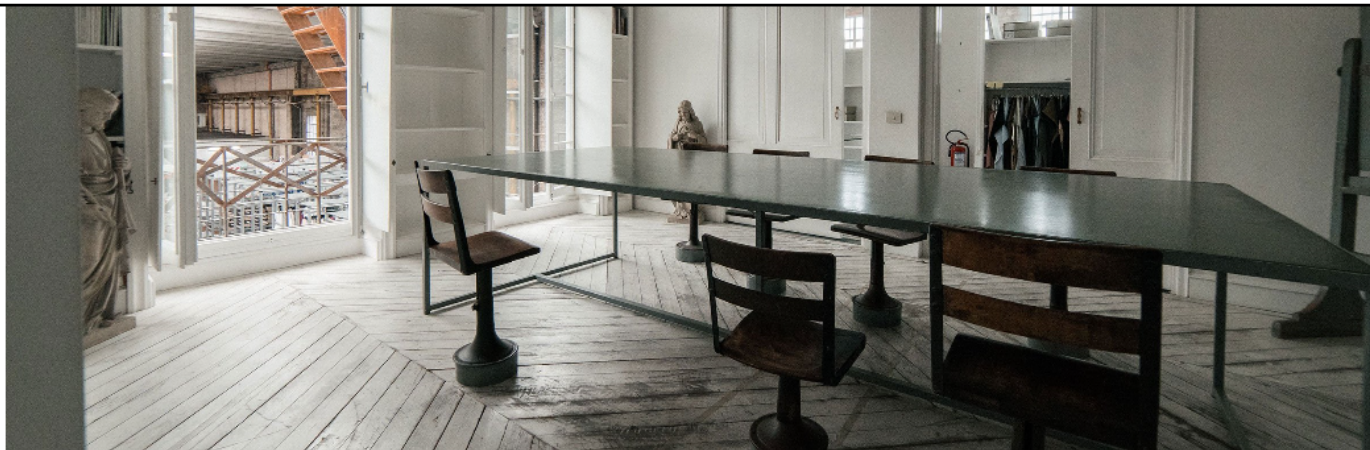
### GGDB / SHOWROOM PARIS

422 Rue Saint Honoré  
75008 Paris, France

### GGDB / SHOWROOM NEW YORK

537 West 25th Street  
10011 New York, USA

Real Locations





First Name\*

Francisca

Last Name\*

Allen

Address line 1\*

701 Ocean Street

House Number

Country\*

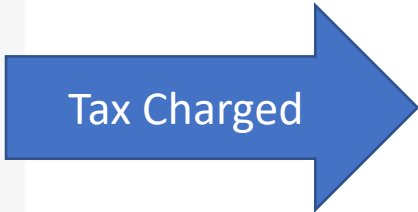
United States

State\*

California

City\*

Santa Cruz



with lizard-print heel tab

SIZE: 39

QUANTITY: 1

SUBTOTAL \$495.00

SHIPPING COST \$28.00

SHIPPING DISCOUNT - \$28.00

SALES TAX \$45.79

TOTAL \$540.79

Need Help? Call [+39 0223345331](tel:+39-0223345331)

SHIPPING

Express delivery in 1-2 business days.

RETURNS

You can make a return request within 14 days of receipt of your item.

Paypal and Credit  
Card

Verizon 10:09 AM 73%

goldengoose.com

## PAYMENT

### CHOOSE A PAYMENT METHOD

☒ Credit card

☐ Paypal

Cardholder name\*

Card Number

Security Code\*

Expiration Month\* ▼

Expiration Year\* ▼

### BILLING ADDRESS

## 9. BE CAUTIOUS OF SNEAKY SUBSCRIPTIONS OR AKA “THE NEGATIVE OPTION”

1. Hidden Subscriptions
2. Free trials usually have a catch
3. Subscription option usually pre-checked
4. Double check the cancellation policy
  - \*online?
  - \*timing?
  - \*product return?
  - \*shipping costs?
5. If too good to be true . . .
6. Always verify the return policy including shipping from any site before you buy



# NO SUBSCRIPTION TERMS DISCLOSED

In clinical trials testing the main ingredients in Relaxium Sleep the participants reported:

- ✓ Falling asleep faster & sleeping longer
- ✓ Waking up feeling refreshed
- ✓ Reduced stress & Anxiety
- ✓ Increased daytime energy
- ✓ Improved the quality of their lives

	EACH	TOTAL
<input checked="" type="radio"/> 1 Bottle (30 Days Supply) Get \$20 OFF	\$69.95	<b>\$44.95</b>
<input type="radio"/> 3 Bottles (90 Days Supply) Buy 2 Get 1 Month FREE	\$209.85	<b>\$107.91</b>
<input type="radio"/> 6 Bottles (180 Days Supply) Buy 3 Get 3 Months FREE	\$419.70	<b>\$161.86</b>

☒ **Subscribe & Save** (?)  
**Save An Additional 10% + Free Shipping**


☐ ONE-TIME Purchase  
+ \$7.95 Shipping

ADD TO CART

In clinical trials testing the main ingredients in Relaxium Sleep the participants reported:

- ✓ Falling asleep faster & sleeping longer
- ✓ Waking up feeling refreshed
- ✓ Reduced stress & Anxiety
- ✓ Increased daytime energy
- ✓ Improved the quality of their lives

	EACH	TOTAL
<input checked="" type="radio"/> 1 Bottle (30 Days Supply) Get \$20 OFF	<del>\$69.95</del>	<b>\$44.95</b>
<input type="radio"/> 3 Bottles (90 Days Supply) Buy 2 Get 1 Month FREE	<del>\$209.85</del>	<b>\$107.91</b>
<input type="radio"/> 6 Bottles (180 Days Supply) Buy 3 Get 3 Months FREE	<del>\$419.70</del>	<b>\$161.86</b>

☒ **Subscribe & Save**   
**Save An Additional 10% + Free**



☐ **ONE-TIME Purchase**  
**+ \$7.95 Shipping**

SUBSCRIBE & SAVE IS THE MOST COST EFFECTIVE AND CONVENIENT WAY FOR YOU TO RECEIVE RELAXIUM SLEEP ON A REGULAR SCHEDULE. WE'LL AUTOMATICALLY SHIP YOUR ORDER BASED UPON YOUR CHOSEN FREQUENCY. THE MORE YOU PURCHASE, THE MORE YOU'LL SAVE!!!!!!

FREE SHIPPING (A SAVINGS OF \$7.95) AND AN ADDITIONAL 10% OFF EVERY PURCHASE

ADD TO CART



	PRODUCT	PRICE	QUANTITY	TOTAL
 	RELAXIUM SLEEP 1 BOTTLE (SUBSCRIPTION)	\$44.95	<input type="text" value="1"/>	\$44.95

## CART TOTALS

**Subtotal** \$44.95

**Shipping and Handling** \$0.00

**Total** \$44.95

Note: Shipping and taxes are estimated (taxes estimated for the United States (US)) and will be updated during checkout based on your billing and shipping information.

[PROCEED TO CHECKOUT](#)

[GET YOUR FREE BOTTLES TODAY!](#)

## BILLING DETAILS

First name \*

Kelli



Last name \*

Johnson



Country \*

United States



Address \*

701 Ocean St. # 200



Town / City \*

Santa Cruz



State:

California



Zip Code: \*

95060



## YOUR ORDER

Subtotal

\$44.95

Shipping and Handling

\$0.00

Total

\$44.95

## CREDIT CARD DETAILS

Card number \*

Expiry Month \*

Month



Expiry Year \*

Year



Card code \*

PLACE ORDER

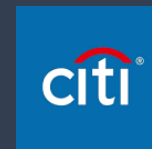
# This is what they are supposed to disclose

- (1) That the subscription or purchasing agreement will continue until the consumer cancels.
- (2) The description of the cancellation policy that applies to the offer.
- (3) The recurring charges that will be charged to the consumer's credit or debit card or payment account with a third party as part of the automatic renewal plan or arrangement, and that the amount of the charge may change, if that is the case, and the amount to which the charge will change, if known.
- (4) The length of the automatic renewal term or that the service is continuous, unless the length of the term is chosen by the consumer.
- (5) The minimum purchase obligation, if any.
- Cal Bus & Prof Code § 17601

# What To Do if Something Goes Wrong

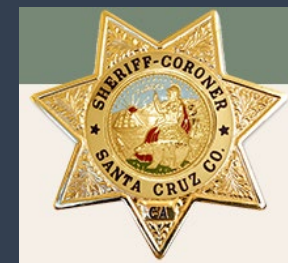
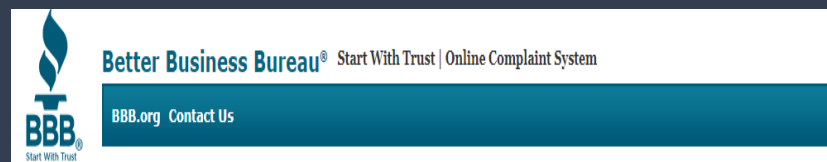


1. Wrong or defective items = contact the online seller and the website you used such as eBay or Amazon.



2. No response from seller or bad response = contact credit card provider.

3. File complaint with the BBB



4. File report with local law enforcement

# AVOID CONTRACTOR PITFALLS





# A BUSINESS LICENSE IS NOT A CONTRACTORS LICENSE

















# CHECK OUT CONTRACTORS




[www.cslb.ca.gov](http://www.cslb.ca.gov)  
800-321-2752

✓ License Check

DEPARTMENT OF CONSUMER AFFAIRS  
**CONTRACTORS**  
STATE LICENSE BOARDConsumersLicenseesApplicantsOnline Services

[Home](#) | [Online Services](#) | License Details

 Contractor's License Detail for License # 296728

**DISCLAIMER:** A license status check provides information taken from the CSLB license database. Before relying on this information, you should be aware of the following limitations. ([hide/show disclaimer](#))

- ▶ CSLB complaint disclosure is restricted by law ([B&P 7124.6](#)) If this entity is subject to public complaint disclosure, a link for complaint disclosure will appear below. Click on the link or button to obtain complaint and/or legal action information.
- ▶ Per [B&P 7071.17](#), only construction related civil judgments reported to the CSLB are disclosed.
- ▶ Arbitrations are not listed unless the contractor fails to comply with the terms of the arbitration.
- ▶ Due to workload, there may be relevant information that has not yet been entered onto the Board's license database.

Business Information

SPRIG ELECTRIC CO  
1860 S 10TH ST  
SAN JOSE, CA 95112  
Business Phone Number:(408) 298-3134

**Entity** Corporation  
**Issue Date** 07/26/1974  
**Expire Date** 04/30/2021

License Status

This license is current and active.

All information below should be reviewed.

# A License is Required Unless:

“...the aggregate contract price which for labor, materials, and all other items, is less than five hundred dollars (\$500)...”

Cal Bus & Prof Code § 7048

[www.cslb.ca.gov](http://www.cslb.ca.gov)  
800-321-2752

## Worker's Compensation Insurance

Make Sure Your Contractor  
Has Insurance or You May  
Be Responsible for Injuries  
on Your Property

[Home](#) | [Online Services](#) | [License Detail](#) | Workers' Compensation History

### Workers' Compensation History

**Contractor License #** 296728

**Contractor Name** SPRIG ELECTRIC CO

#### Workers' Compensation History

**Insurance Company** [ZURICH AMERICAN INSURANCE COMPANY](#)

**Policy #** WC452763000

**Effective Date** 01/01/2019

**Expiration Date** 01/01/2020

**Insurance Company** [OLD REPUBLIC GENERAL INSURANCE CORPORATION](#)

**Policy #** A1CW023217

**Effective Date** 01/01/2016

**Expiration Date** 01/01/2019

**Insurance Company** [OLD REPUBLIC GENERAL INSURANCE CORPORATION](#)

**Policy #** A1CW023214

**Effective Date** 01/01/2013

**Expiration Date** 01/01/2016

**Insurance Company** [OLD REPUBLIC GENERAL INSURANCE CORPORATION](#)

**Policy #** A1CW02321200

**Effective Date** 01/01/2012

**Expiration Date** 01/01/2013

**Insurance Company** [SPARTA INSURANCE COMPANY](#)

**Policy #** 022WK00113

**Effective Date** 01/01/2011

# CONTRACT REQUIREMENTS

- (C) The section of the contract reserved for the progress payments shall include the following statement in at least 12-point boldface type:
- “The schedule of progress payments must specifically describe each phase of work, including the type and amount of work or services scheduled to be supplied in each phase, along with the amount of each proposed progress payment. **IT IS AGAINST THE LAW FOR A CONTRACTOR TO COLLECT PAYMENT FOR WORK NOT YET COMPLETED, OR FOR MATERIALS NOT YET DELIVERED.** HOWEVER, A CONTRACTOR MAY REQUIRE A DOWNPAYMENT.”

- Cal Bus & Prof Code § 7159

# DOWN PAYMENT RESTRICTED

- (C) The following statement in at least 12-point boldface type:
- **"THE DOWNPAYMENT MAY NOT EXCEED \$1,000 OR 10 PERCENT OF THE CONTRACT PRICE, WHICHEVER IS LESS."**
- (Bus. & Prof. Code, § 7159)

# You May Be Responsible for the Uncovered Employee

Any person rendering service for another, other than as an independent contractor, or unless expressly excluded herein, is presumed to be an employee.

Cal Lab Code § 3357

# Questions?





# Contact us!

## Consumer Affairs

(831) 454-2050



**Jeffrey S. Rosell**

Santa Cruz County District Attorney  
701 Ocean Street, Room 200  
Santa Cruz, California 95060  
Phone: (831) 454-2050