



A Consumer Guide to Shopping on the Internet

There's no doubt that great deals, convenience, and choices abound online. But before you take advantage of all that the Internet has to offer, take a minute to read the following safe-shopping tips. You'll learn how to be "cybersmart," and get the most from your online experience without putting yourself—or your wallet—at risk.

Security on the Internet

Shopping on the Internet can be just as safe as shopping in a store or by mail. Just keep the following tips in mind to help ensure that your online shopping experience is a secure one.

- **Use a secure Web browser:** Your browser should support the most recent industry security standards, namely data encryption such as Secure Sockets Layer (SSL). SSL enables your browser to encrypt or scramble the information you send over the Internet, ensuring your shopping transactions are secure. Most computers come with a secure browser already installed, and others are available online. Be sure to visit your browser developer's Web site to make sure the version you're using is secure.
- **Shop with companies you know:** It's easy to set up an online store under almost any name. If you're not familiar with a merchant, ask for a catalog or brochure to get a better idea of their merchandise and services. You should also determine the company's refund and return policies *before* you place your order. These should be posted on the company's Web site.
- **Use a safe password:** Be creative when you establish a password, and never give it out to anyone. Avoid using a telephone number, birth date, or a part of your Social Security number. Instead, use a combination of numbers, letters, and symbols.
- **Pay by credit or charge card:** If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating them. In the event of unauthorized use of your card, you generally are responsible for only the first \$50 in charges. Some companies offer an online shopping guarantee that ensures you won't be held responsible for *any* unauthorized charges made online, and some cards may provide additional warranty, return, and/or purchase protection benefits.
- **Keep a record:** Be sure to print a copy of your purchase order and confirmation number for your records. You should also know that the federal Mail/Telephone Order Merchandise Rule covers online orders. This means that unless the company states otherwise, your purchase must be delivered within 30 days, or the company must notify you of any delays.
- **Pay bills online only at secure sites:** Some companies let you pay bills and check your account status online. Before you sign up for these services, evaluate how the company secures your financial and personal information. One thing to look for is that the company's site supports Secure Sockets Layer (SSL). SSL supports encryption or scrambling of private information. When you move to the check-out section of a site, the "http" in the address of the site should change to "https," letting you know you are working with a secure server. Browsers such as Internet Explorer or Netscape will also show a symbol in the lower left of the browser window, such as a padlock or a key, letting you know the server is secure. In addition, all companies should explain their security procedures on their Web sites. If you don't see this information, contact the company and ask.



Privacy on the Internet

Technology now provides companies with the ability to collect information about you and potentially give or sell that information to others. You can gain more control over your personal information and safeguard your privacy online by following these guidelines:

- **Keep your personal information private:** Don't disclose personal information —such as your address, telephone number, Social Security number or e-mail address—unless you know who is collecting the information, why they are collecting it, and how they will use it. For example, you might be wary of a company if they ask for your address or credit card number before you have placed an order, or if they request your Social Security number for ordinary shopping transactions. And if you have children, teach them to check with you before giving out this type of information online.
- **Look for the online privacy policy:** Many companies post their privacy policies on their Web sites. This policy should disclose what information is being collected on the site and how that information is being used. Before you provide a company with *any* personal information, check its privacy policy. If you can't find a policy, send an e-mail or written message to the site about the policy and request that it be posted on the site.
- **Make choices:** Many companies give you a choice on their Web sites as to how your personal information is used or if it can be used at all. These companies allow you to decline—or “opt out” of—having personal information, such as e-mail addresses, used for marketing purposes or shared with other companies. You should look for this choice as part of the company's privacy policy.

Easy as ABC

When exploring companies online, an easy way to remember the privacy and security questions you should ask about a company is to remember your ABCs:

About Me?

What information does the company collect about me, and is it stored securely?

Benefits?

How does the company use my information, and how does it benefit me?

Choices?

What choices do I have about the way the company uses my information? Can I opt out of having information used for other purposes, and how do I do that?



More Information for the Consumer

- **Call For Action Inc. (CFA):**
<http://www.callforaction.org>
CFA is an international, not-for-profit network of consumer hotlines affiliated with local broadcast partners. The *ABCs of Privacy*, which describes how consumers can protect their personal privacy online, is available on the CFA site. You also can contact Call For Action at 5272 River Road, Suite 300, Bethesda, MD, 20816. Phone: (301) 657-8260.
- **The Consumer Information Center (CIC):**
<http://www.pueblo.gsa.gov>
CIC publishes the Consumer Information Catalog, which lists more than 200 publications from a variety of federal agencies. The complete catalog is available online, or you can also contact the CIC for a free paper copy at Consumer Information Catalog, Pueblo, CO 81009. Phone: (888) 8PUEBLO.
- **The Direct Marketing Association (DMA):**
<http://www.the-dma.org>
The DMA is a trade association of catalog companies, financial services firms, publishers, book and music clubs, online service companies, and others involved in direct and database marketing. The DMA's Consumer Line acts as an intermediary between consumers and companies to resolve complaints. You can contact the Consumer Line at 1111 19th Street, NW, Suite 1100, Washington, D.C. 20036 or by e-mail at consumer@the-dma.org.
- **The Federal Trade Commission (FTC):**
<http://www.ftc.gov>
The FTC's Bureau of Consumer Protection strives to protect consumers against unfair, deceptive, or fraudulent practices. The FTC publishes brochures on topics such as automobiles, credit, health and fitness, investments, products, services and telemarketing. The FTC's library of consumer publications is available from the Internet, or you can contact the FTC at the Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580. Phone: toll-free at (877) FTC-HELP or TDD (202) 326-2502.
- **Project Open:**
<http://www.internetalliance.org/project-open>
Project OPEN is a partnership of the Internet Alliance, the National Consumers League and leading online and Internet companies geared to helping consumers navigate our new global community. Look for their brochures on online privacy and getting the most out of the Internet.
- **SafeShopping.org:**
<http://www.safeshopping.org>
This informational site, created by the American Bar Association, helps consumers order safely when shopping online.
- **Bank and Credit Card Sites:** The bank that issued your card and your credit card company often provide a wealth of information online about Web site security, information collection and use, and how to protect yourself when shopping online, as well as their own shopping and security policies.