



Shopping Safely Online

Every year, thousands of purchases are made over the Internet. Convenience, good deals, and choices are all good things that the internet offers. With the click of a Mouse, a person can buy the latest bestsellers, travel and purchase a gift for a friend. An estimated \$300 billion in business will be conducted over the Internet during the first decade of the new millennium. Chances are good that you'll be one of those people making a purchase online, if you have not already.

The following are some tips for making your **cyber shopping** safer:

- **Know the Company's Location.** If you're interested in trying a new online merchant who you're not familiar with, ask the company for its physical location (address and phone number).
- **Know the Customer Satisfaction Policy.** Determine refund and return policies before you place an order.
- **Protect Your Passwords.** Never give out your Internet password. Avoid using established numbers, such as your house number, birth date, or your telephone or Social Security numbers.
- **Understand Shipping.** Federal law requires that goods and services be delivered within 30 days, unless a different delivery period is specifically stated by the merchant.
- **Guard Personal Information.** Only provide your credit card information or Social Security number online in a secure environment. Look for the prefix `https://` . . . in the Uniform Resource Locator box which lists the website's web address to be sure that a site you are using is secure.
- **Check for Reliability.** Also look for a reliability seal from a reputable online consumer protection program such as BBB OnLine (www.bbbonline.org).
- **Save all Transaction Information.** Print emails, company sites, confirmation numbers and records of any phone conversations.
- **Know Your Consumer Rights.** The same laws that protect you when you shop by phone or mail apply when you shop in cyberspace. Under the law, a company must ship your order within the time stated in its ads. *If you decide to pay by credit card or charge card, your transaction will be protected by the Fair Credit Billing Act.* If you are not comfortable entering your credit or charge card account number online, call it in to the company's 800 number or fax it.