

Shopping Safely Online

The internet is an amazing tool that puts a vast amount of information at your fingertips. The opportunities for shopping and buying are exciting and varied: from the comfort of your home you can order tickets, rent a video, purchase a used camera, or buy a birthday present for a friend. Convenience, good deals and choices are the advantages that the internet offers but you need to take precautions to make sure your online experience is a safe one.

- Shop with companies you know. It is not difficult to set up an online shop so some sites may be fraudulent. If you are not familiar with the merchant, ask for a paper catalog to see the full range of products and services. Be sure that you know the company's return and refund policies before you buy.
- Use a secure browser. The browser is the software you use to navigate the internet. Your browser should comply with industries standards and encrypt or scramble purchase information that you send over the internet.
- Before you send your personal information and credit card number to a merchant, be sure the site is secure. Check for the lock symbol in the URL. Read the merchant's privacy and security policy.
- Keep your passwords private. Never give your password to anyone. Do not have passwords saved on public computers or laptops. Choose a password that is complex; use both letters and numbers, both upper and lower case. Do not use your mother's maiden name, your birthday, or the last four digits of your social security number.
- Pay by credit card. If you pay by credit card, your transaction will be protected by the Fair Billing Credit so that you have the right to dispute charges. Consider getting a low limit credit card for your online purchases so that if it is illegitimately accessed, your losses will be minimal.
- Save all transaction information, including emails, receipts and records of phone conversations.
- Protect your personal information. Do not give out your social security number, email address, telephone number or address unless you know who is collecting the information, why they are collecting it, how they will store it, and how they will use it.