

I Bought WHAT!?

Your Guide to Safe Shopping on the Internet

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What's the big deal?

A survey by AC Nielsen found that the top security concerns of America's online shoppers were:

- ✓ Not receiving the items purchased, or receiving items different from what was described.
- ✓ Email addresses being sold to third parties.
- ✓ Fears about personal or financial information being stolen.
- ✓ Email scans known as "phishing" or "spoofing" in which consumers receive messages from dishonest sources disguised as messages from trusted retailers or financial institutions.

Don't Touch that Mouse Yet

- **Is your computer protected?**
 - Download the latest security patches for your operating system
 - Install and update antivirus software
 - Install and update anti-spyware software
 - Consider using a firewall.
- **Use a secure Internet browser.**
- **Shop smart!**
 - Postpone your online shopping expedition until you can give it your full attention.

1. Get to know the company.

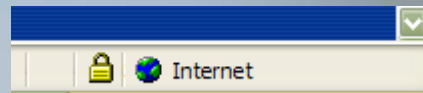
- **Do business with companies you already know.**
- **Get the details.** Confirm an online seller's physical address and phone number in case you need to get in touch with them.
- **Check the company's privacy policy before doing business.** What personal information are they collecting, why, and how are they going to use it?
- **Shop with companies located in the United States.** When you shop within the U.S., you are protected by state and federal consumer laws.

2. Verify the website is secure.

There are two general indications of a secure web page:

1. Check the website address. It should start with https://www....
2. Check for the "Lock" icon in your browser.

Internet Explorer



Firefox



Another indicator – Site Seals

Many SSL certificate vendors (Verisign, GeoTrust, SSL.com, etc.) also provide a "site seal" to the owners of these web sites. These site seals should not be trusted on their own.



3. Read the product description closely.

Words like “refurbished,” “vintage,” or “close-out” may indicate that the product is in less-than-mint condition.

Name-brand items with “too good to be true” prices could be counterfeits.

4. Learn the merchant's policies.

- **Check the web site for cancellation and return policies.**
 - Can you return the item for a full refund or store credit?
 - Who pays for shipping?
 - Is there a time limit or other restrictions to the return or cancellation?
 - Is there a restocking charge if you need to cancel or return the order?
- **Don't expect less customer service just because a company operates over the Internet.**
 - Does the company provide a phone number and/or email address for complaints?
 - How long has the company been in business? Will they still be around when you need them?
 - Is there an easy, local way for you to get repairs or service?
 - Is there a warranty on the product, and who honors that guarantee?
 - What are the limits, and under what circumstances can you exercise your warranty rights?

5. Pay attention to shipping costs.

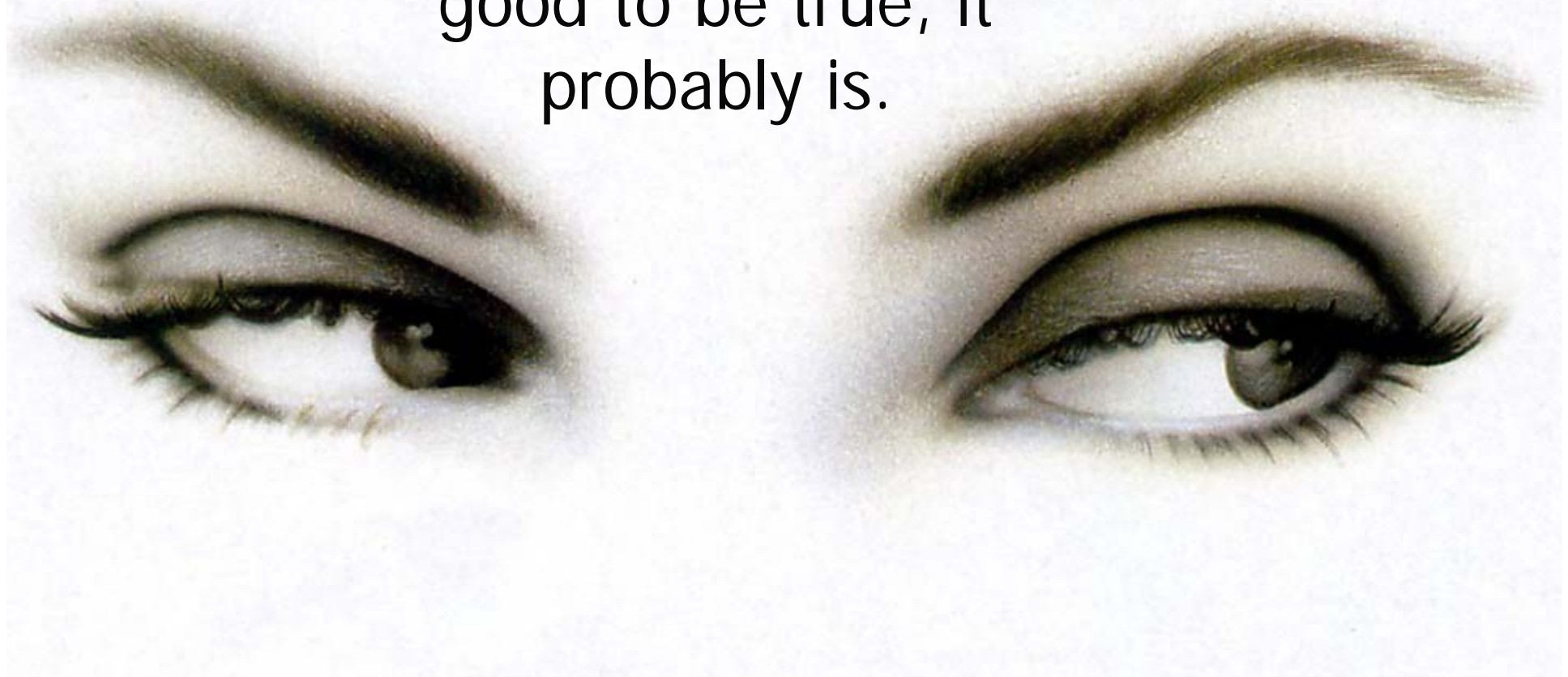
- **Factor shipping and handling into the total cost of the order.**
- **Read and understand the refund and shipping policies.**

Here are key shipping questions to ask:

- Does the site tell you if there are added costs or restrictions for shipping to your geographic location?
- Are there choices for shipping?
- Who pays the shipping cost?
- What does the site say about shipping insurance?
- What are the shipping and handling fees, and are they reasonable?
- When can you expect to receive the item?

6. Listen to your “shoppers intuition.”

Look at the site with a
critical eye - if it looks too
good to be true, it
probably is.



7. Keep your password private.

When registering with a website:

- Never reveal your password to anyone.
- When selecting a password, do not use commonly known information (your birth date, mother's maiden name, or numbers from your driver's license or Social Security number).
- Don't use the same password for multiple sites.
- The best password has at least eight characters and includes numbers and letters.

8. Choose a safe payment method.

Credit cards transactions are covered under 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. In the event your credit or charge card is used without your knowledge and permission, you generally are liable for no more than \$50 in charges per card.

Many companies do not hold consumers responsible for any unauthorized charges made online, and some card issuers may provide additional warranty, return, and/or purchase protection benefits.

- **Pick one low-limit credit card to use for all of your online purchases** – this shouldn't be your debit card!

- **Consider using single-use (or virtual) card numbers.**

These cards use a randomly generated 16-digit number that you can substitute for your real credit card number so you never have to expose your real information online.



9. Keep your information private.

- Use the phone-in option if you're uncomfortable with ordering online.
- Never Give Out Your Social Security Number
- Disclose Only the Bare Facts When You Order
- Never give out financial information in email or pop-up windows.

10. After the purchase...keep a paper trail.

- Save or print the confirmation message that you receive after your purchase is complete.
- Save or print at least one copy of the web page(s) describing the item you ordered.
- Save or print the page showing the company's name, postal address, phone number.
- Save or print the page showing the legal terms of your purchase, including the return policy.
- Save or print copies of any email you exchange with the seller.

Keep these copies for your own records for at least the period covered by the return/warranty policy.

Taking Action

- Contact the retailer first to resolve the problem.
- Contact the Better Business Bureau or the state attorney general's office.
- Take your business elsewhere.

File a Complaint

If you suspect the business may have broken the law, you can file a complaint with the Federal Trade Commission toll-free at 1-877-FTC-HELP (1-877-382-4357) or online at www.ftc.gov.

A couple more security tips

- **Review your monthly credit card and bank statements** for any errors or unauthorized purchases promptly and thoroughly. Notify your credit or debit card issuer immediately if your credit or debit card or checkbook is lost or stolen, or if you suspect someone is using your accounts without your permission.
- **Is that email legitimate?** Be suspicious if someone emails you unexpectedly to ask for personal information.

Some tips for finding holiday bargains

Finding the best price

- Surf around for the best price. Use a comparison Web site, such as [Bizrate](#), [Shopzilla](#), [Froogle](#) or [PriceGrabber](#) to compare prices on similar products from thousands of merchants. These Web sites also offer customer reviews and merchant ratings.
- For computer-related products, [Buy.com](#) and [TigerDirect](#) are good places to look for items that offer rebates.
- Before ordering, Google the merchant's Web site with the word "coupon" or "promotional code." You may be able to get a discount on your purchase or shipping costs or both.
- Take advantage of free-membership Web sites, such as [Ebates](#), [Butterflymall](#) and [MyPoints](#) that offer cash back for making purchases -- that you were already planning to buy -- with their listed merchants. Plus, earn points that you can redeem for rewards or gift certificates on future purchases. The more you shop online, the more you earn.
- Some stores, especially large national chains, allow you to do in-store pickup -- resulting in free shipping on a sale item found only online.
- Consider browsing Web sites with brick-and mortar stores to get a sense of what the store has to offer before spending your time and energy scouring the shelves. When you've narrowed down your gift ideas, go to the store and make a final decision.

Special offers

- Take advantage of any free offers to have your purchases gift-wrapped.
- Don't buy the suggested gift box for your holiday gifts. You'll be charged shipping and sales tax just as if it were merchandise.
- Subscribe to receive newsletters from your favorite online merchants to receive e-mail coupons for savings on purchases and shipping costs or private sale information.
- Buying online is often cheaper since many sites don't charge sales tax and offer free shipping. Use the savings to have the gift mailed directly to the recipient instead of standing in line at the post office!
- For people who enjoy receiving books or music, consider buying them through a reseller option such as Amazon.com or half.com. You're able to buy new and nearly new for significantly less than the "new" price from Amazon.

When to shop

- Do your shopping throughout the year to take advantage of clearance or discontinued items.
- Some online merchants allow you to request the ship date to fit a future occasion.
- Sometimes it pays to put items in your shopping cart but not purchase right away.
- You may be offered a discount code the next time you visit.
- Order early enough so that you avoid paying higher prices for express delivery.
- When eBay-ing, use [Auctionstealer](#). This service will watch your item and notify you if your bid is lower than the current price. The service will bid for you seconds before the end of the auction.



Additional Resources

- www.onguardonline.gov
- www.bbbonline.org/onlineshoptips
- <http://www.ftc.gov/onlineshopping/>
- www.lookstoogoodtobetrue.com
- www.econsumer.gov
- <http://www.privacyrights.org/fs/fs23-shopping.htm>