

Security on the Internet

Shopping online offers lots of benefits that you won't find shopping in a store or by mail. The Internet is always open - seven days a week, 24 hours a day - and bargains can be numerous online. Shopping on the Internet is no less safe than shopping in a store or by mail. Keep the following tips in mind to help ensure that your online shopping experience is a safe one.

Use a secure browser. A secure browser is the software you use to navigate the Internet. Your browser should comply with industry standards, such as Secure Sockets Layer (SSL). These standards encrypt or scramble the purchase information you send over the Internet, ensuring the security of your transaction. Most computers come with a browser already installed. You also can download some browsers for free over the Internet.

Shop with companies you know. Anyone can set up shop online under almost any name. If you're not familiar with a merchant, ask for a paper catalog or brochure to get a better idea of their merchandise and services. Also, determine the company's refund and return policies before you place your order. These should be posted on the company's website.

Keep your password(s) private. Be creative when you establish a password, and never give it to anyone. Avoid using a telephone number, birth date or a portion 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 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 them. In the event of unauthorized use of your credit or charge card, you generally would be held liable only for the first \$50 in charges. Some companies offer an online shopping guarantee that ensures you will not 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. Also, you should know that the Mail/Telephone Order Merchandise must be delivered within 30 days; and if there are delays, the company must notify you.

Pay your bills online. Some companies let you pay your bills and check your account status online. Before you sign up for any service, evaluate how the company secures your financial and personal information. Many companies explain their security procedures on their website. If you don't see a security description, call or email 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. While the Internet can serve as a tremendous resource for information, products and services, you should be sure to safeguard your privacy online by following these tips.

Keep your personal information private. Don't disclose personal information - such as your address, telephone number, Social Security number or email address - unless you know who is collecting the information, why they are collecting it and how they will use it. If you have children, teach them to check with you before giving out personal - or family - information online.

Look for a company's online privacy policy. Many companies post their privacy policies on their website. This policy should disclose what information is being collected on the website and how that information is being used. Before you provide a company with personal information, check its privacy policy. If you can't find a policy, send an email or written message to the website to ask about its policy and request that it be posted on the site.

Make Choices. Many companies give you a choice on their website as to whether and how your personal information will be used. These companies allow you to decline - or "opt-out" of - having personal information, such as your email address, used for marketing purposes or shared with other companies. Look for this choice as part of the company's privacy policy.