

**Family Living**

**Focus**

by  
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**Secure Online Shopping**  
The online auction site has a used saxophone that is just right for your teenager playing in the high school jazz band.

You want to order a sweater from a company that doesn't have a store in your area but has a website? You want a book that is not available in your local bookstore but you can get it from an Internet site? How do you know if this is really a good way to shop?

A December 30, 1999 article in The New York Times reported that Internet holiday sales increased 300 percent from the year before. Total online sales for 1999 are estimated to total nearly \$40 billion. You can see that this type of shopping

has become a significant part of our retail environment.

How does the consumer protect himself or herself in the absence of face-to-face contact with the seller?

**Know the Seller**

There are a number of issues to consider here. First, what do you know about the seller? Do you have prior experience with the company through in-store purchases or telephone orders? Ask your friends about experiences they may have had.

The Federal Trade Commission and The American Bar Association suggest that you be sure the seller has a street address (not just a post office box) and a phone number on the website. A web address can disap-

pear into cyberspace and leave you with no alternative way of contacting the company. Beware of dealing with companies in other countries. You may not have the same rights as you would with a domestic company.

The website, BizRate.com, rates e-businesses by asking tens of thousands of customers about their experiences. Questions cover product selection and quality, delivery experience, and privacy policies. The BizRate.com service is free to the consumer, and retailers do not pay to be rated. It is a good way to check out small retailers.

Many online auction sites have "feedback" areas where you can find other customers' experiences with a seller. Generally these "feedback" areas are reliable. The Federal Trade Commission has experienced an increase in complaints about online auction fraud.

The most common complaint is non-delivery of items purchased. Other scams include sellers bidding up their own products and fabricating "feedback" information. The FTC is working with auction sites to improve consumer protection.

**Pay Safely**

Before placing an order, check the security on the seller's website. Many websites use Secure Sockets Layer technology to encrypt credit card information. If the web address begins with "https" rather than "http," this technology is in place. A website is also secure if it displays a locked padlock, an unbroken key (Netscape Navigator), or the icon of a lock on the status bar (Microsoft Internet Explorer). Buy only from vendors that protect your financial information. Paying by credit card is the safest way. According to federal law, if you have an unauthorized charge on your card, your maximum liability is \$50.

If you have used a credit card, you may be able to dispute a seller's charge if your order does not arrive or if you return an item.

Cathy Bowen, Penn State Cooperative Extension Professor of Consumer Issues Programming, suggests having a credit card to use exclusively for online shopping. Should the security of this card be compromised, your other cards will still be available for your use. Having a low credit limit for this card would further reduce your exposure in case of fraudulent use. It is still a hassle to straighten up a credit card mess even if your liability is limited to \$50.

tion private. Don't disclose your address, phone number, Social Security number, or e-mail address unless you know who is collecting the information, why they are collecting it, and what they plan to do with it. Be especially cautious about giving out your Social Security number. There is no reason for a retailer to have this information and you could be exposing yourself to identity theft.

If you need to create a password to order online, come up with a new one just for that site. Don't use a password that is the same as the one tied to your bank accounts or credit cards. Make something up; don't use something that can be reasonably guessed at, such as your birthday or street number. It is best to have a different password for every online site. Keep a record of the passwords away from your computer and in somewhat cryptic form.

**Keep Track of Your Purchases**

Online shopping is just like any other way of shopping; it involves real money. Set a budget and stick to it. The lower limit credit card suggested above would have the additional benefit of keeping you from overspending.

Research an item before you buy. Comparison-shop between sites. Remember that shipping and handling are additional costs of buying online and are often substantial. Choose the shipping method that best suits you. Understand the seller's procedures for returns and refunds.

Keep printouts of the web pages indicating the seller's name, postal address, and telephone number. Also keep printouts of the item ordered, any confirmation messages, and any other pertinent information.

Online shopping appears to be here to stay and probably will become more popular. These tips may seem like a lot to remember, but if you choose to shop online, practice will make them second nature. You'll be saving yourself time and money while protecting yourself from fraud.

**Protect Your Privacy**

Consumer Reports magazine advises consumers to check out the web seller's privacy policy. Web sellers are not currently required by law to respect the privacy of people who order from their sites. The seller may collect data on the site pages you visit, the products you buy, when you buy them and where you ship them. The seller may then provide this information to other marketers.

You may then get more junk mail and junk phone calls. If you don't find a satisfactory privacy policy, you might prefer to take your business elsewhere.

Keep your personal informa-

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