Safe Online Shopping

Online shopping may be one of the most useful services that the Internet age has brought us; online shopping is convenient and often presents us with more choices and better deals than we can find locally. There are, of course, a few potential dangers to online shopping, including fraud, identity theft, and privacy invasion. Fortunately, by staying informed and being aware of a few key factors, you can ensure that your online shopping experience is safe and successful.

So what should you watch out for when shopping online? The following key items are important to consider:

The Seller: Just as in the physical world, you should always ask yourself if you trust the seller before you buy anything from them. Use your gut instincts when purchasing online; if a website looks unprofessional—if it doesn't contain any contact information, looks shoddy, or contains typographical errors—you probably don't want to purchase from it. Judging a seller is more difficult in online auctions. In this case, look to see if the seller has any reviews by other customers. If the deal seems too good to be true, it probably is; modern con artists create fake websites and send out phony emails to lure unsuspecting shoppers into giving away their hard-earned money.

The Product & Terms: Again, if a deal seems too good to be true, it probably is. Make sure that you are going to get what you think you're buying. Also, while it is convenient to shop online, it is not always as convenient to return an item or resolve a dispute. Make sure you know the shipping policy, check the return policy, and before you confirm your purchase online, double check the price and quantity.

Security: Credit card transactions are a mainstay of online shopping. To ensure that your credit card and personal information stays out of the wrong hands, check to see that the website uses SSL encryption. Before entering *any* personal information on a web site, check to see that the web address begins with *https://* instead of *http://*. If you are uncomfortable giving out financial and personal information online, many reputable sites also have a phone in option. Browse the seller's online catalog, then order via phone.

Privacy: Online shopping means that the seller will be collecting your personal information. Make sure you know *how* the seller intends to use your information before you give it to them. Reputable sites will post an easy to understand privacy policy on their site. A good privacy policy should tell you what information is collected (note that a website should never ask for your social security number), how it will be used, and whether or not you can "opt out." Make sure you agree to a site's terms before you order; otherwise, you may find yourself flooded with spam and telemarketing calls.

Email Confirmations: Related to both privacy and security are the email confirmations that many sellers send after you have made a purchase. Often these emails will contain confidential information, such as your name, address, telephone number, and credit card information. Email communications are not considered secure; if this information falls into the wrong hands, you could become the victim of identity theft. So when given the option, choose not to receive email confirmations.

Online shopping is a liberating experience, but like many things on the Internet, it is not without its potential pitfalls. Take the time to evaluate the security and privacy of the website, the product and shipping information, the return policy, and the seller's reputation before you buy, and you will have a safe and successful online shopping experience. If you would like to learn more about safe online shopping, visit www.safeshopping.org for more tips or www.ftc.gov/bcp/menu-internet.htm for information about online shopping hoaxes and scams.