

# 10 TIPS FOR PURCHASING ON THE WEB

## (PREPARED BY U.S.D. #229 - BLUE VALLEY)

### When purchasing a service or product online with a credit card, you should:

- Make sure that you are fully informed as to all of the charges associated with making a particular online purchase. Shipping and handling, plus other special or hidden fees can greatly increase the cost of your purchase. Note the expected delivery time and determine whether or not the merchant's delivery schedule fits your needs.
- Read the online merchant's refund/return and customer privacy policies. Learn the terms of business practiced by a particular online retailer. Beware of online merchants who do not prominently display refund/return or privacy policies.
- Look for addresses that start with "https:" Never enter your credit card number on a Web page that does not have "https:" at the beginning of the Web page address. The "https:" in the URL (Web address) means that information you fill out in an ordering form will be transmitted over an encrypted, secure connection to the merchant.
- Look for the security alert and the lock icon when making online purchases. Using Internet Explorer, you will get a pop up "security alert" when you connect with a secure server. The message will read something like "You are about to view pages over a secure connection." If you continue by clicking "OK" on the pop up window, you will be connected to a secure server. At this point you should see a lock icon in the bottom-right portion of your Web browser window. The security alert and the lock icon are signs that you have in fact connected with a Web site using an encrypted, secure connection.
- Guard your personal information. Don't provide any non-essential information online.
- Find out where a company is physically located so that you can check on its reliability through other verifying sources, such as the Better Business Bureau. Most reputable companies will offer an alternate means (retail outlets, mail orders, phone orders, etc.) of purchasing their products or services. Beware of online retailers that fail to list detailed contact information. A good way to discover the location of a Web site's ownership is to use the "WHOIS Lookup" feature at Network Solutions. Type in the web domain of the company in question at <http://www.networksolutions.com/cgi-bin/whois/whois>.
- Never reuse the same passwords for multiple e-commerce accounts. If your Web browser asks you if you want it to "remember" your password so that you don't have to enter it in future visits to an online store, decline the offer.
- Know that unsolicited e-mail violates computer etiquette and is often used by con artists. Offers you receive through junk e-mail, or "spam" as it is called, are often typed in all capital letters and are designed to appeal to people who are easily fooled by flashy messages and exaggerated claims. Unless you are familiar with the online business, do not respond to unsolicited e-mail message offer services or products through online credit card sales.
- Look for seals or other symbols that identify a particular merchant as being a member of an online reliability, privacy, or secure site protection group. Organizations that sponsor these types of seals include BBBonline [www.bbbonline.org](http://www.bbbonline.org), ePublicEye.com, Secure Assure [www.secureassure.org](http://www.secureassure.org), Verisign [www.verisign.com](http://www.verisign.com), and TRUSTe [www.truste.com](http://www.truste.com). Verify that the merchant is in fact a member of the seal program by visiting the site that issues the seal and looking up the merchant's name and/or Web address.
- Know the provisions of the Fair Credit Billing Act, in particular the limit of your liability as a victim of online fraud (\$50).

**10 RESOURCES FOR INFORMATION  
RELATED TO SAFE ONLINE PURCHASING  
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<b>WEB SITE NAME</b>	<b>WEB ADDRESS (URL)</b>
<b>Better Business Bureau - Shopping Safely Online</b>	<a href="http://www.bbb.org/library/shoponline.asp">http://www.bbb.org/library/shoponline.asp</a>
<b>BBBOnLine Reliability and Privacy Seal Programs</b>	<a href="http://www.bbbonline.org/">http://www.bbbonline.org/</a>
<b>Electronic Commerce Guide</b>	<a href="http://ecommerce.internet.com">http://ecommerce.internet.com</a>
<b>EMarketer</b>	<a href="http://www.emarketer.com">http://www.emarketer.com</a>
<b>Federal Trade Commission's Guide to Online Payments</b>	<a href="http://www.ftc.gov/bcp/conline/pubs/online/payments.htm">http://www.ftc.gov/bcp/conline/pubs/online/payments.htm</a>
<b>Internet Fraud Watch</b>	<a href="http://www.fraud.org/welcome.htm">http://www.fraud.org/welcome.htm</a>
<b>NetBusiness</b>	<a href="http://www.techweb.com/netbiz">http://www.techweb.com/netbiz</a>
<b>Net Profit Center</b>	<a href="http://www.net-profit-center.net">http://www.net-profit-center.net</a>
<b>TRUSTe</b>	<a href="http://www.truste.org">http://www.truste.org</a>
<b>United States Government Electronic Commerce Policy</b>	<a href="http://www.ecommerce.gov">http://www.ecommerce.gov</a>