

Online Shopping: A Safety Checklist

You're browsing the Web and found a great buy on a jacket: good price, in your size, and just the right color. But is it safe to buy online? What can you do to make sure your money and privacy are protected? These simple steps can improve your online shopping experience.

Investigate the Seller

Anyone can sell things online, so it is a good habit to check out the online seller before you make a purchase. Make sure the Web site gives the business' name, mailing address (more than a post office box) and telephone number. You need to know how to reach the seller so if you can't find a working phone number, go somewhere else. Type the site's name into a search engine(Try using Google). If you find unfavorable reviews, you may be better off doing business with someone else. Are you familiar with the seller's merchandise or services? Can you tell exactly what you're getting based on the site's description or pictures? Also, do you understand all costs (including price, shipping, and taxes), delivery time, warranty information, and the return policy?

Make sure the site has clear information about what you can do if you have problems with your purchase. Some purchases may need to be returned. Know who pays the shipping costs on anything that needs to be returned. Some retailers give you extra time so gifts can be returned or exchanged; others may give just as little as a week-if they accept returns at all. Others may charge a "restocking" fee so you wouldn't get a full refund.

Check the Site's Security

Only do business with companies that use secure server technology. This works with your Web browser to scramble your personal information-such as your credit card number-as it travels over the Internet. If the site is secure, the "http" in the address bar at the top of your screen will change to "https" or "shttp" at the page where you are asked to type in payment information. You can also look for other signs that the site is secure such as a closed padlock on the browser's status bar. Always check for signs the site is safe before entering your information. Don't buy online if the site isn't secure.

Read the Site's Privacy Policy

Understand how the seller will use your personal information. Many online stores will sell information about you to other companies. But, today, companies have to let you choose whether or not the company can share your information with others. Exercise your right to "opt out" if you don't want the seller to pass to others information about you. If you don't like the privacy policy, don't deal with that retailer.

Choose Your Password Carefully

If you use a password to log on to your computer, choose a different one to make a purchase. Also, use an unpredictable combination of numbers, letters and symbols. Do not give your password to anyone who contacts you, including people who claim to be employees of online services or stores. Never use part or all of your Social Security number as a password.

Pay by Credit Card

Paying by credit card is the safest and quickest way to shop online. The federal Fair Credit Billing Act gives you the right to dispute credit card charges for goods or services that you never received, never ordered or that were misrepresented to you. So, if you have a problem with your purchase, you may be able to withhold payment while your credit card company investigates the problem.. Don't send cash or use a money-wiring service because you'll have no way to get your money back if something goes wrong.

Also, if a thief has used your credit card, you are usually responsible for only the first \$50 in charges. For additional security, you can ask your credit card company about getting a "single-use" credit card number that allows you to buy online using a temporary card number.

Keep a Record

Be sure to print and file a copy of your order and confirmation number in case you have a problem with your purchase. Keep a written record of the product description and price, shipping and handling costs. By law, online businesses must deliver merchandise within 30 days of purchase or notify you if there will be a delay. Read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges.

Turn it Off

When you are finished shopping, turn off your computer. Leaving it on all the time is a perfect opportunity for scammers to install malicious software and then control your machine remotely to commit cyber crime.

**You can now download the computer articles from
<http://www.hometowncompserv.com/tips.php>**

Hometown Computer Services hope you have enjoyed this weeks computer article. Please stop by my shop or call/email anytime if you have questions. Our hours are 10am-7pm M-F and 10am-3pm Sat.