

SAFE SHOPPING ON THE INTERNET



Many consumers realize that buying online saves time and money. Before you hit the virtual malls; however, review these tips:

Always use a secure Internet connection when making a purchase



Reputable sites use technologies such as SSL (Secure Socket Layer) or SET (Secure Electronic Transmission) that encrypt data during transmission. You can tell if this technology is in use when the **lock icon** at the bottom of your web browser window is closed. (*Avoid phishing scams: Never send your credit card number **by e-mail***)

Shop with businesses you know and trust

Many retailers now offer online shopping. They let you return merchandise to their store instead of shipping it back. If you want to make a purchase from a store you haven't heard of before, make sure the site lists a physical address, not just a post office box. Then call the toll-free telephone number and talk to a live person.

Look for coupons and other discounts

Many online merchants offer coupons and discounts. For travelers, many airline sites offer weekly specials and e-fares. Keep informed of these coupons and discounts by signing up for newsletters or notices at each merchant's website.

Comparison shop

So-called "shopping bots" compare prices for products across a number of websites. You'd be amazed at the range of prices you'll find. Start with this trio:

[Shopping.com](#)

[My Simon](#)

[BizRate](#)

Be skeptical

Be wary of deals that appear too good to be true. They probably are. If you have suspicions, call the merchant and ask those tough questions. No phone number listed on the site? Take your business somewhere else.

Check the shipping costs

Shipping, especially for next day delivery, could make the total purchase price more than what you would pay in a retail store. Some sites offer free or discounted shipping for purchases over a certain amount.

Protect private information

All reputable sites should post a privacy policy that explains what they do with customer information. Even if you have no objections, don't provide unnecessary information by filling out the *optional* fields in the order form.

Pay with plastic



Credit cards offer the same consumer protection online—you are liable for only US \$50 total if your card is used fraudulently. You can also challenge charges and withhold payment in the event of a dispute with a merchant. Another payment option, particularly when buying from auction sites, is setting up an account with Paypal. You instruct Paypal to transfer money electronically from your bank account to pay for your purchase.

How to shop online

You find a shopping website by using a search engine to find the product you want to buy or the name of a retailer you want to search.

1. Type in “www.Google.com” in the Address Field of your web browser or ISP home page.
2. At the Google home page, type in the name of the retailer or product you want to search for.
3. From the list of websites generated by Google, click on a link to the product you want or on the name of a retail seller.

When you get to the home page of an e-tailer, you navigate to the product you want to buy and choose various options such as size, color, quantity. (If you decide not to buy anything, click the “Back” button on your browser (often a green left-pointing arrow) until you get back to the Google results page.)

When you are ready to order a product, click on the “Order” or “Buy” button or checkbox. The product is added to your “shopping cart,” and you may be shown the contents of your “shopping cart.” You can choose to checkout or to continue shopping.

Once you are finished shopping at that website, you proceed to “checkout.”

1. At this point you are prompted for a shipping method from a pre-defined list of shipping rates. Then you are required to enter information such as your shipping address and credit card information.
2. Finally you are shown an invoice and given the opportunity to go back and make changes or accept the invoice.
3. When you have accepted the transaction, you should print the invoice, either from a “Print” link on the invoice page, or by going to **File** menu, **Print**, or just use keystrokes **CTRL + P**.