

Safe Shopping on the Internet

The Internet is an incredible shopping resource and it is for the most part a safe place to shop. However, just like in the regular "brick and mortar" shopping world, there are con artists and frauds around.

Here are some safe "e-shopping" tips

1. Unsolicited e-mail should always be treated with suspicion. Never respond to bulk e-mail, even to ask to be unsubscribed (when you unsubscribe, that just tells them that they have reached a valid e-mail address).
2. The safest way to purchase things on-line is with a credit card because you can dispute the charge if you are ripped off. If your credit card number is stolen and used by someone else, you are only liable for the first \$50 of charges (provided you let the card issuer know right away). Many banks will even cover the \$50. ATM cards are safe ONLY if your card limits your liability to \$50. Even then, a thief can empty your bank account quickly, which is a major inconvenience even if you ARE covered. A credit card is better.
3. Print out hard copies of all online transactions on your printer (a respectable e-commerce site will tell you to do that). Printed copies of purchases are concrete evidence of a transaction when a dispute arises.
4. Be careful of stores that ask for a lot of personal information. An on-line transaction with a credit card shouldn't require giving a merchant more information than is needed to verify your card and ship you the product. If they do, they may be collecting information about you that they will turn around and sell to someone else.
5. If you use on-line auctions, use the protections that they have put in place for you. Check the posted comments about both the sellers and buyers. Use escrow services (with caution) if you are buying or selling big ticket items.
6. The old adage, "If it looks too good to be true, it probably is" really applies on the Internet. Be careful of "great deals" and "special offers." Watch out for very cheap name-brand software - there are lots of copies of old (and no longer supported) versions of well-known products out there. Make sure that you always know exactly what you are getting, no matter what you purchase.
7. Watch out for free advice. Whether it's a stock tip from a chat room or unsolicited e-mail, avoid advice from total strangers. Why would they want to give you free advice? There's usually a motive involved, and that motive is simple: they want to make money off of you. Don't listen.



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