

## Tips for trouble free online shopping

If crowded stores and packed parking lots aren't your idea of a shopping adventure, consider alternatives that allow you to shop without ever rubbing elbows with another person. Armed with the right information, you can take advantage of these shopping options while also avoiding any mishaps that that could dampen enjoyment of your purchase.

If you're sold on the benefits of online shopping but still worry about the security risks of e-commerce, you'll be happy to know that some experts consider online shopping safer than in-store buying. Still, consumers have to do their part to protect themselves.

### ***Shop with merchants you know***

Experts say online shoppers are safest when patronizing the major Internet merchants (*Amazon.com*, for example), the online outposts of major retailers (such as *Nordstrom.com* and *Target.com*), and vendors that are personally recommended to them.

If the perfect item is available only from a seller you don't recognize, you don't have to pass it up—there are many honest online sellers who don't have a big name—but you do have to be careful.

Look for clues about the site's legitimacy. Is there a phone number and physical address for the vendor? Does a live person answer the phone when you call, or do you at least get a prompt response if you leave a message? Does the site make it easy to find important information such as shipping costs, payment options, delivery methods, and return policies? Is there a privacy policy, and are you satisfied with what the

seller will and will not do with your information? Missing images, broken links, and misspellings could be a sign of a quickly constructed bogus business.

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If you have lingering doubts, you could look for another seller. Or, you can do some further investigating: The Better Business Bureau (BBB) offers an online search tool ([search.bbb.org](http://search.bbb.org)) that enables you to find out if a seller is a member of the bureau or if there are any complaints filed against it.

If you're using an auction site, pay attention to feedback or ratings that customers have given the seller.

Do an online search for the seller or site name using Google or another search engine. It's very likely the search results will reveal something about the legitimacy of the seller you're considering.

### ***Always use a credit card online***

*OnGuardOnline.gov*, a project of the Federal Trade Commission (FTC) and the technology industry, reminds shoppers that there's a \$50 limit on your liability for unauthorized charges on your credit card. You also have the right to withhold payment while the card issuer investigates a dispute. A debit card, on the other hand, potentially puts your entire bank account at risk. If you're the victim of fraud and your bank balance disappears, your money could be lost, at least temporarily.

Some credit card companies now offer customers a special credit card number—often called a single use or substitute number—to be used when shopping online: Your real number is never exposed. Ask your credit card issuer if it offers this security feature.

PayPal is a service that serves as a sort of middleman, allowing consumers to make online purchases without ever exposing their credit cards or bank information to the seller. Not all sellers accept PayPal payments. The service is free for buyers.

***Make sure the transaction is secure***

One sign that a Web site is secure is a locked padlock icon in the browser window frame. This tells you your personal information will be encrypted when it travels through cyberspace. Another sign is the "https" or "shttp" that replaces "http" in the Web site address when you go to the checkout page.

Look for logos from organizations that certify Web sites as secure, such as Verisign, and those that identify a business as having trustworthy online privacy policies, such as TRUSTe and BBBOnline. Don't ever provide your credit card information via e-mail or an instant messaging program. These messages are not encrypted, and they could sit on someone's server long enough for many pairs of eyes to see them.

***Know exactly what you're getting***

Before you place your order, know exactly what the bottom line price will be, including tax, shipping, and handling charges. These charges can eat up any savings you thought you'd be getting when you found an online bargain. How many days will it take to receive your order? How is it being shipped? Is there a guarantee it will arrive by the date needed? What if it doesn't?

What is the return and refund policy? Who pays return shipping?

***Keep copies***

Save all receipts and email confirmations. Be sure to make a copy of your order including the phone numbers, e-mail address and any other or contact information. This will save you a lot of time and frustration if the information isn't easily available in a phone book or online.

***Use a secure delivery address.*** If you're away from home all day, you might ask a neighbor, friend, or relative who stays at home if it's OK to have packages delivered to their temporary care. If you have merchants ship directly to your recipients, alert them to be watching for a package.

Online shopping can have many advantages over shopping at the mall, including 24/7 store hours and the ability to make purchases in your pajamas. If you're a savvy—and safe—shopper, you can buy almost anything online without any hassles. Happy shopping!