

Online Shopping Safety

When spending money online, keep these tips in mind:

- E-mail is especially hard to secure. Any personal or financial information should be sent through a third-party site like PayPal.com or through a vendor's secure Web site directly, never through e-mail.
- To avoid having it fall into the wrong hands, or sold, never give your personal information to a site without a trusted privacy policy.
- Never pay for an online purchase with cash, a check, or a money order. Credit card transactions are protected under the Fair Credit Billing Act, but there is no such safety net for other types of transactions (read more about the FCB act [here](#)).
- Verifying credit card information for a purchase can take time, and confirmation screens might take a while to load, but be patient. Clicking "pay" or "submit" buttons twice can lead to double-billing or other payment confusion.
- Nothing beats hard copy, so always print copies of any online receipts.
- If you're uncomfortable sending your credit card information online, most sites give you the option of faxing or phoning it in instead.
- As an alternative to paying online, try doing your browsing and making your selections on the Internet first but then going to the "brick-and-mortar" stores or calling the store directly to make your actual purchases.

Quick, basic tips for dealing with online auctions:

- Check out the reputation of a seller before you bid. Most sites have a "feedback" section designed just for that purpose.
- Be especially cautious if the seller is a private individual.

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- Watch out for sellers in other countries, they can be harder to track down or deal with legally should something go wrong.
- If you're buying an expensive or collectible item, print all the pictures and descriptions of the item's physical condition. You can never know for sure that a seller is telling you the truth about an item until after you buy it.
- Always use a credit card when buying online. It's easier to dispute credit charges if goods are not delivered or misrepresented.
- Be aware of the rules, regulations and liability of the specific online auction site you are using, as they can vary from site to site. Don't assume they will solve any disputes for you.

Credit Checks

- If you shop online, you should check your credit card statements and your credit report regularly to be on the lookout for any mysterious charges or misused cards or other lines of credit.

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