



CyberAngels

A program of Guardian Angels
keeping it safe

Shopping Online

If you have joined the growing numbers of consumers engaging in online shopping, be sure to take steps for safe shopping.

- Make sure you have access to the online seller's address and phone number so that you can call them with questions or problems.
- Determine the online store's privacy policy (an agreement as to how it will use any information it collects from you).
- Check out shipping charges, estimated delivery dates, refund policies, and tax or fees that will be added to the cost.
- Pay by credit card to qualify for consumer protections offered by your card's financial institution. Be sure that a secure web site is available for entering credit card information (see [Secure Site Check](#) for more information on how to perform this check yourself.) Consider using one credit card for all online purchases for easier account monitoring. Many credit card companies are adding features to increase online shoppers' security and confidence. Some credit cards, for example, now offer a single use alternate account number for online purchases. They issue the number for one-time use only to reduce your risk. Many companies will contact you when purchase amounts exceed a certain limit so that you can very quickly spot unauthorized use.
- Save or print all orders, receipts, and confirmation e-mails.
- Read carefully the description of the product you are purchasing, including model number, specifications, and other fine print. A number of comparison shopping web sites are available which you can consult to determine if the price being charged for the item is in line with other online sellers. The product manufacturer's web site itself often contains valuable information, such as a list of online stores that carry the product, the list price, warranty information, and additional product details.

Check with the Better Business Bureau (BBB) to locate companies that are members of their local BBB. To do this, go to <http://www.bbbonline.org/consumer>. Then, type in the company name, state or zip code to locate BBB members. There are currently 37,450 web sites covered by the BBBOOnLine reliability seal. You can also access information about another 720 web sites that are BBBOOnLine Privacy Program participants.

Additional Resources

Better Business Bureau's [Consumer Safe Shopping Site](#)

MS-ISAC: [Safe Online Shopping](#)

OnGuard: [Online Shopping](#)