

Online Shopping Safety

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Online Shopping: Good and Bad

GOOD +

- Convenient – shop anytime!
- Compare prices and products
- Delivery to your door

BAD -

- Can't “try it on” - can't touch it
- May cost money to return
- Risk of giving personal and credit card information online

To protect yourself, **always**

- ✓ Use only **trusted** companies and sites
- ✓ Keep track of who has your information and the exact information they have
 - If problem with company, cancel credit card
- ✓ Check your credit card statement – did you make all those purchases?
 - Notify bank or credit card company if there is a charge you don't recognize

To protect yourself, **never!**

- x Never** give a social security number
- x Never** use a debit card (credit cards have better protection if you have a problem)
- x Never** give your credit card to a site you don't know and trust

Research and compare

- Research the product
 - Tips on buying
 - Reviews
 - Price comparisons
- Compare vendors
 - Vendor – trusted?
 - Price (including shipping)
 - Return policies and warranties

Is an internet vendor trustworthy?

- Reputation and size of company
- Reviews of the store by friends and customers
- Https and SSL certificates
- Is there a “real” store? (e.g., Staples)
- Return policies and warranties
- How do you reach customer service?
- What is the privacy policy?

Example: Amazon.com

- Reputation and size → Largest online retailer in U.S.
- https and SSL certificate → Yes, in shopping cart part of site
- Return policies → Depends. Amazon or Marketplace?
- Reviews of store → Mostly positive
- Customer service → Call back
 - Privacy Policy → Good policy