

Log-On And Have Yourself A Safe Holiday Shopping Season

(NAPSA)—Whether you're searching for the perfect holiday gift at the mall or on Main Street, security will be top of mind this year. Shopping on the Internet will be no different.

Visa and Better Business Bureau *OnLine* offer tips to keep yourself safe online. They recommend that shoppers take specific actions when purchasing online.

For starters, shop with retailers who make security a priority. Look for information about the retailer's security policies that indicates they provide industry-standard levels of security for the storage of financial data. Also, check for a posted privacy policy that reveals what personal information will be collected and offers you options on how that information is used. Be careful if asked to provide your bank account number. In addition, always look for written information regarding the merchant's customer satisfaction policies, the terms of the sale and the full, itemized list of costs.

"Being secure means being in control of your environment," said Ken Hunter, president of the Council of Better Business Bureaus. "And being in control when shopping on the Internet is easier than you might think. Impartial organizations like *BBBOnLine* (www.bbbonline.org) can help you identify reputable e-tailers and make an informed purchasing decision."



To purchase products online, the BBB suggests using your payment card. That way, you can take advantage of the wide range of fraud protection and liability limitations that credit and debit card issuers provide today. For example, Visa offers a zero-liability guarantee and is providing a new service called Verified by Visa that allows consumers to create their own passwords to prevent unauthorized use of their cards while shopping online. The service makes stolen cards useless to criminals at participating Internet merchants. Contact your Visa card issuer or visit www.visa.com/verified for information.

One last piece of advice: don't turn off the computer until you print a record of your transaction. That way, you'll have all the information at your fingertips in case a question about your order arises.

Taking these simple steps will help you enjoy a safer shopping experience online this holiday season.