



SHOPPING TIPS

Making Online Shopping Safer

(NAPSA)—If you are thinking about shopping online, you're not alone. Consumers spent \$26 billion online last year according to the U.S. Department of Commerce.

However, a recent survey commissioned by the National Consumers League (NCL) shows that many people are still uneasy when it comes to making purchases online. The most common concern expressed is that credit card numbers might be stolen.

According to Susan Grant, director of the NCL's Internet Fraud Watch, "Consumers like the convenience of shopping on the Internet and using their credit cards, but want to be assured that it's safe."

Here are six tips for a safer shopping experience online.

- **Get the scoop on the seller.** Check complaint records at your state or local consumer protection agency and Better Business Bureau. Get the physical address and phone number to contact the seller offline.

Look for sellers that belong to programs that encourage good business practices and help resolve complaints.

- **Use a credit card.** It's the safest way to pay because you have the legal right to dispute charges for goods or services that were never ordered, never received, or misrepresented.

- **Ask your credit card issuer about "substitute" or "single use" credit card numbers.**

This new technology allows a consumer to use a credit card without putting a real account number online. This protects the number



Substitute credit card numbers add an extra measure of protection to shopping online.

from abuse by "hackers" or dishonest employees of the seller.

- **Look for clues about security.** When you provide payment information, the "http" at the beginning of the address bar should change to "https" or "shttp." Your browser may show whether the information is being encrypted, or scrambled, as it is being sent.

See what Web sites say about how they safeguard your information in transmission and storage. Don't provide sensitive information by e-mail.

- **Know the real deal.** Get all details before you buy. This means a complete description of the items purchased, the total price, including shipping, delivery time, warranty information, return policy, and what to do if you have problems.

- **Keep proof handy.** Print and file the information in case you need proof later.

To learn more, visit the Web site at www.nclnet.org/shoppingonline.