

INTERNET

Security on the Internet

Shopping online offers lots of benefits that you won't find shopping in a store or by mail. For example, the Internet is always open - seven days a week, 24 hours a day. And, bargains can be numerous online. Shopping on the Internet also can be as safe as shopping in a store or by mail. Keep in mind the following tips to help ensure that your online shopping experience is a safe one:

- **Use a secure browser.** This is the software you use to navigate the Internet. Your browser should comply with industry security standards, such as Secure Sockets Layer (SSL) or SET Secure Electronic Transaction. These standards encrypt or scramble the purchase information you send over the Internet, ensuring the security of your transaction. Most computers come with a browser already installed. You also can download some browsers for free over the Internet.
- **Shop with companies you know.** Anyone can set up shop online under almost any name. If you're not familiar with a merchant, ask for a paper catalog or brochure to get a better idea of their merchandise and services. Also, determine the company's refund and return policies before you place your order.
- **Keep your password(s) private.** Be creative when you establish a password, and never give it to anyone. Avoid using a telephone number, birth date, or a portion of your Social Security number. Instead, use a combination of numbers, letters, and symbols.
- **Pay by credit or charge card.** If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, consumers have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating them. In the case of unauthorized use of a consumer's credit or charge card, consumers are generally held liable only for the first \$50 in charges. Some cards may provide additional warranty or purchase protection benefits.
- **Keep a record.** Be sure to print a copy of your purchase order and confirmation number for your records. Also, you should know that the federal Mail or Telephone Order Merchandise Rule covers orders made via the Internet. This means that unless stated otherwise, merchandise must be delivered within 30 days, and if there are delays, the company must notify you.
- **Pay your bills online.** Some companies let you pay bills and check your account status online. Before you sign up for any service, evaluate how the company is securing your financial and personal information. Many companies explain their security procedures on their Web site. If you don't see a security description, call or email the company and ask.

Excerpted from the FTC publication "Cybersmarts: Tips for Protecting Yourself When Shopping Online" (July 1998).

Privacy on the Internet

Technology now provides companies with the ability to collect information about you and potentially give that information to others. While the Internet can serve as a tremendous resource for information, products and services, you should be sure to safeguard your privacy online by following these tips:

- **Keep your personal information private.** Don't disclose personal information--such as your address, telephone number, Social Security number or email address--unless you know who's collecting the information, why they're collecting it and how they'll use it. If you have children, teach them to check with you before giving out personal or family information online.

- **Look for a company's online privacy policy.** Many companies with privacy practices post their privacy policy on their Web site. A company's privacy policy should disclose what information is being collected on the Web site and how that information is being used. Before you provide a company with personal information, check its privacy policy. If you can't find a policy, send an email or written message to the Web site to ask about its policy and request that it be posted on the site.

- **Make choices.** Many companies give you a choice on their Web site as to whether and how your personal information is used. These companies allow you to decline--or "opt-out" of--having personal information, such as your email address, used or shared with other companies. Look for this as part of the company's privacy policy.

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Internet Business Opportunities

Internet-related business opportunities should be investigated as carefully as you would check out any business opportunity. Before you invest or buy into any business opportunity:

- Realize that seminar "trainers" or "consultants" often are there to sell you a business opportunity, not teach you Internet basics. In fact, they may be counting on your lack of experience with computers or the Internet.

- Investigate all earnings claims. Talk to others who have purchased the opportunity to see if their experience verifies the claims. Visit them in person.

- Demand to see the company's claims in writing. In fact, get all promises in writing.

- Keep your eyes and ears open for "shills" or phony references. Don't accept a list of references selected by the company that offers the business opportunity as a substitute for a complete list of franchise or business opportunity owners.

- Ask for a disclosure document if you are interested in a franchise. This document is required by law. It should provide detailed information to help you compare one business to another. Be skeptical of companies that do not have disclosure documents.

- Check out the company with Governor Pataki's New York State Consumer Protection Board, the State Attorney General's Investor Protection and Securities Bureau, your local consumer protection agency, and the Better Business Bureau where you live and where the company is located. A check with the BBB may not be foolproof, but it is prudent nonetheless.

