



Shopping Safely on the Internet

You can't make it to your grandson's birthday party, but you want to order and ship a sports jersey to him. It's 4 a.m. and you're curious about the best airline ticket prices for your next vacation. You want to surprise your daughter with flowers delivered to her workplace....

Purchasing over the Internet is an option for seniors in these scenarios and countless others. It offers speed, convenience, easy comparison shopping, and round-the-clock accessibility. It can be extremely helpful to those limited by geography or mobility issues. Plus, you can shop in your pajamas without getting thrown out of the store.

But how can you be sure your transactions are safe? Is it really wise to give your credit card number to strangers? Doing business on the web is no less safe than heading out to a store with your cash or plastic, but it does require some caution. Here's how to shop safely online:

- **Shop with companies you know.** If you shop at an established physical store, more than likely that company also offers reputable online sales. Don't use sites from companies that won't provide easy means to contact them if you have concerns.
- **Review privacy and return policies.** Good sites should disclose what information is being collected on the Web site and how that information is being used. They should clearly outline their refund and return procedures.
- **Look for the "S."** You can tell if you have a secure connection before purchasing by checking whether the web address (URL) begins with "https" rather than simply "http" on the page asking for your payment information. This means the site will scramble, or encrypt, your information so others can't possibly decipher it. You should also see a small picture of a key lock at the bottom of your browser window.
- **Pay by credit card or debit card.** If you do, you are protected by the Fair Credit Billing Act, and can't be held liable for any improper use of your card beyond \$50.

- **Keep a record of your purchases.** Most e-commerce sites present you with a summary of your transaction before you purchase. Print this information, especially any order confirmation numbers, to refer to if necessary.

Some groups also protect online consumers by indicating which websites meet their high standards for security, trustworthiness, and privacy. Look for seals from TRUSTe, VeriSign and the Better Business Bureau. You can also search for all online retailers participating in these programs by visiting these watchdog sites.

Did you know you can also incorporate charitable giving with your online purchasing? The popular site www.iGive.com donates a portion of the regular purchase price to a cause of your choosing — such as cancer research or animal shelters. Its virtual shopping mall contains about 600 familiar retailers.

The Internet opens countless doors of shopping opportunity. By following simple safety tips, there's no reason to fear walking through them.

Resources:

- Federal Trade Commission's Facts For Consumers — Shop Online Safely:
www.ftc.gov/bcp/online/pubs/online/cybrsmrt.htm
- Better Business Bureau's Consumer Safe Shopping Site: www.bbbonline.org/consumer
- TRUSTe trustworthy online business directory: www.truste.org/about/member_list.php
- VeriSign Secured Seal Program: www.verisign.com
- www.SafeOnlineShopping.org

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