



Online Shopping Protection...

Tips to Keep You Safe While Shopping Online

Shopping online can be fun and rewarding, but there are a few basic things you should know before you begin. Follow these tips to shop smart and stay safe.



Online shopping safety tips:

Shop only at Internet merchants you know and trust; if in doubt, check with the [Better Business Bureau](#)

Beware of emails offering cut-rate prices on popular toys, software or other gifts; if the offer sounds too good to be true, it probably is.

If you receive an unsolicited email from an Internet merchant, do not click on the links within it. Instead, locate the merchant's Web site address through a reputable search engine or type the known address.

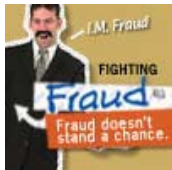
Check Internet merchants' refund policies; some merchants set a deadline for returns or charge a fee to accept returned merchandise.

Never share your passwords with anyone. Use different passwords for different Web sites.

Do not provide your social security number, birth date, or mother's maiden name in an email or within a Web site.

Ensure your computer has the latest anti-virus software installed before shopping online.

Always print and save the confirmation page when completing an online purchase.



Shop at trusted online retailers...

You wouldn't shop at a brick-and-mortar store you didn't trust, so make sure you're as vigilant about your online retail choices. Buy from trusted sources, and if you're not sure do your research. Perform a background check, request a catalog by mail, or talk to a customer service representative for more information. You can also look for third-party seals of approval to get additional peace of mind.

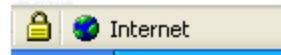
Read return and shipping information...

When calculating the final cost of a purchase, don't forget shipping and handling charges. If you're doing business with a merchant located in another state or country, taxes and international costs may apply. Before you buy, check the merchant site for a description of charges that will apply to your purchase.

Look for signs of security...

Protect your private information while shopping online. Look for a padlock in the status bar at the bottom of the browser window, a URL that begins "https://", or the words "Secure Sockets Layer (SSL)." These signs indicate that only you and the merchant can view your payment information.

The padlock symbol lets you know that you are using encryption. If the lock is closed, the site you are visiting is encrypted.



You can check the security certificate—proof of the site's identity—by double-clicking the lock icon. The name following "Issued to" should match the site you are visiting.



Issued to: www.visa.com
•Ensures the identity of a remote computer

Look for the "s" after "http" in the address whenever you are about to enter sensitive information, such as a credit-card number, into a form on a Web site.



Keep your information and records safe...

Never send payment information via email. Information that travels over the Internet (like email) is not fully protected from being read by outside parties. All reputable merchant sites use encryption technologies that will protect your private data from being read by others as you conduct an online transaction.

And just as you save store receipts after you've completed an in-store purchase, you should keep records of your Internet purchases. These records are just like the receipt you'd get in a store.

Here are some tips on keeping your data secure:

- Buy over a secure computer
- Use the latest version of your browser's software and check to be sure your computer's operating system software is up to date.
- Protect your password. Creating a strong password is key. Don't use the obvious (such as your birthday, nickname, mother's maiden name, phone number or the name of your pet) and use six or more characters (mix letters and numbers and use upper-case and lower-case letters) if possible. Try to create a new password for each site—and never share it with anyone.
- Be careful of one-click shopping. Although it's convenient to have your information stored and easy to access, never use this feature on a public computer.

Review the privacy statement...

Whether it's called Terms of Use, Terms and Conditions or a Privacy Statement, reputable online merchants should post details on their site about how they use your information. Check their policies carefully and make sure they're not selling your information to outside sources.

Also, be prudent about what information you reveal for a purchase—some things, like credit card numbers, are necessary. But if a question seems too invasive—like your social security number—skip it.

Never provide your credit card number as proof of your age...

If a merchant requests that you provide your Visa card number as proof of your age, do not give this information. A card number does not verify one's age. When you pay online, make sure that you are using a secure browser and always look for the merchant's privacy policy and an explanation of how you are protected.