

# Consumer Alert

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## County of Summit Office of Consumer Affairs Offers Online Shopping Tips for the Holidays

Shopping online offers a lot of benefits that you will not find shopping in a store or by mail. The Internet is always open 7 days a week, 24 hours a day and bargains can be numerous. "Online shopping can be economical and convenient, but it does not come without certain risks," said Cynthia Sich, Director of the Office of Consumer Affairs. "Just a little planning and know how can make your online purchases safe."

### Tips For Safe Online Shopping:

- **Read the fine print.** Check out the terms of the deal, such as refund and cancellation policies, processing fees, delivery dates, privacy policies, and shipping and handling fees.
- **Know who you are dealing with.** Make sure you are doing business with a legitimate company. Confirm the physical address and phone number in case you have problems or questions. If you get an email or pop-up message while you are browsing the website asking for financial information, do not respond. Legitimate companies do not ask for personal identifiable information through pop-ups or email.
- **Keep a paper trail.** Print and save records of your online transaction, including the product description and price, and the receipt.
- **Make sure the website is secure.** Look for "://https:" at the beginning of the website and a locked padlock icon on the page, which indicate a secure website.
- **Consider using one credit card for online purchases only.** A single credit card for online shopping makes reviewing the account statement easier and if there is a security problem with a purchase, the credit card can easily be closed and you still have use of other cards.
- **Pay by credit or charge card.** Paying by these methods rather than a debit card offers consumers more protection. Under federal law, consumers have the right to dispute charges within 60 days of receiving a bill and generally are only liable for the first \$50 in unauthorized use of a credit card.
- **Keep your computer safe.** Use a firewall, anti-virus, and anti-spyware software.
- **Protect your password.** Some websites ask you to create a password for placing orders. Be creative when choosing a password; do not use easy to guess words such as names of family members or Social Security or telephone numbers.
- **Check the company's reputation.** Contact the Ohio Attorney General's Office, Better Business Bureau where the company is located, and the Office of Consumer Affairs for information regarding complaints against the business.