



## Online Shopping

Shopping online offers a lot of benefits that you will not find shopping in a store, by mail or telephone. 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. 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.
- **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.
- **Pay by credit card.** Paying by this method 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 charges placed on a credit card.
- **Consider using one credit card for online purchases only.** A single credit card for online shopping makes reviewing the account statement easier. If there is a security problem with a purchase, you can dispute the charge and the credit card can easily be closed while you still have use of other cards.
- **Keep a paper trail.** Print and save records of your online transaction, including the product description and price, special sale ads and the receipt.
- **Keep your computer safe.** Use a firewall, anti-virus, and anti-spyware software.
- **Protect your passwords.** 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, pets, addresses, or Social Security or telephone numbers.
- **Check the company's reputation.** Contact our office, the Ohio Attorney General's Office and the Better Business Bureau where the company is located for information regarding complaints against the business.