

# 7 Steps to Safe Shopping Online

## It's Your Money So Make Sure It's Going to the Right Merchant

Doing your homework before choosing an online merchant might just save you a big headache from scams, fraud and companies that simply don't deserve your business.

Here are 7 steps to help you choose an online merchant you can feel good about buying from.

**1. First Impressions Matter** - It is very important to assess the type of "feel" you get from an e-commerce site. Is it professionally done? What about the image it projects? Is it easy to navigate? If a company's web site is sloppily thrown together with little concern about how it looks or how easy it is to find important information, what do you think their approach to service will resemble?

**2. Take Advantage of U.S. Consumer Laws** - For U.S. residents, buying from companies that are established in the U.S. is advisable. When you shop within the U.S., you are protected by state and federal consumer laws. If you place an order with a company located in another country you are not likely to receive the same protection.

**3. Expect the Best** - Don't expect less customer service just because a company operates over the Internet. Before you purchase a product from any site, look for answers to the following questions; Does the merchant post a phone number and or e-mail address for complaints and inquiries? How long has the company been in business? Will they still be around when you need them? A company's web site should be approached like a storefront; if you can't find the customer service counter you may want to try another store.

Make sure the merchant lists their customer service telephone numbers, customer service e-mail addresses, and the full company name and address on their web site. If you are not 100% confident of who is running the site and how to get a hold of them, call them to test their responsiveness and to inquire more about buying through their site.

If you can not find customer service information on the merchant's site then they either don't have it listed or are making it practically impossible to find. Again it's best to call if you're not sure or to avoid the site entirely. It's your money, simply move on and begin searching for a site that you feel more confident buying from. If you still feel a questionable site is the only one offering the specific product you are looking for, be sure to get the information above before purchasing.

**4. Check for References** - Look for an affiliation with an organization such as the Better Business Bureau. Look for sites prominently displaying the BBBOnline

Reliability Seal. Many sites display the BBBOnline Reliability logo and a link to the following information.

To display the BBB*Online* Reliability Program seal, companies are required to:

- Become a member of the Better Business Bureau within the region the company is headquartered from;
- Provide the BBB with information regarding company ownership and management and the street address and telephone number at which they do business, which may be verified by the BBB in a visit to the company's physical premises;
- Be in business a minimum of one year (an exception can be made if a new business is a spin-off or a division of an existing business, which is known to and has a positive track record with the BBB);
- Have a satisfactory complaint handling record with the BBB;
- Agree to participate in the BBB's advertising self-regulation program, and correct or withdraw online advertising when challenged by the BBB and found not to be substantiated or not in compliance with their children's advertising guidelines;
- Agree to abide by the **BBB Code of Online Business Practices**, and to cooperate with any BBB request for modification of a website to bring it into accordance with the Code;
- Respond promptly to all consumer complaints;
- Agree to dispute resolution, at the consumer's request, for unresolved disputes involving consumer products or services. For more information, [visit BBB online](#).

The Better Business Bureau database of members is now online. The BBB is a voluntary organization whose members are businesses that meet certain membership criteria. Although a company's membership in the BBB is not a 100% guarantee that you will not be the victim of unethical business practices, if you do have a customer service issue that a member company will not resolve, you can file a complaint with the BBB who will investigate and sometimes attempt to mediate a solution.

All BBBOnLine Reliability participants are Better Business Bureau members.

**5. Know What to Expect from the Merchant** - Carefully read the merchant's policies and or terms & conditions. Merchant policies are their warranty on sales and service. If it's too hard to find a merchant's policies on their web site it is advisable to call them to clarify.

**6. Value Your Information** - Make sure you carefully read the web site's privacy and security policies. Reputable e-commerce web sites will display information regarding how your personal information is handled during the order process. This information will generally be outlined in some form of privacy policy, easily accessible from the web site's home page. This policy should inform you if they intend to share your information with a third party or affiliate company.

Take a minute to learn what type of information is gathered by a site, and how it is, or is not, shared with others. If a company does not have these policies posted on their web site, be sure to call and ask about the privacy of your information before you freely submit it online.

**7. Protect Your Information** - If at any time you are asked to provide personal information online, be sure to check that you are on a secure connection. Secured connections encrypt the information you enter and send keeping the information safe from hackers trying to view or steal your information. Secured connections also protect the information by using some form of firewall to keep outside parties from accessing your information. As an extra precaution, research what kind of encryption the site uses and how up to date their firewall protection is.

The easiest way to check for a secured connection is to look in your browser's address bar for the letters "**https**" preceding the URL of the page you are on. For instance: **https://www.siteyouarebuyingfrom.com/shopping-cart.asp**, would be a **secured** connection. Most **unsecured** pages on the web begin with only "**http**". Just remember to always look for the "**s**" as in "**Secure**." And remember "**http**" is a **non-secure** internet connection so avoid entering any personal information if the "**https**" is not displayed.

There are several other ways to check if the page you are viewing is secure. Do some research on the topic if you are not familiar with how to recognize a secured connection to the internet.

It is not always necessary for a site to have every page secured, only those that require you to enter personal information such as an address or credit card number.

If you are still skeptical about providing personal information online, call the merchant to process your order over the phone or to speak to a customer service representative about the security of the information that you provide online. Any respectable merchant will be able to explain a secured connection to you and you

should feel 100% confident with the explanation before you continue your purchase online.

### **Make Sure They Deserve Your Business**

Most companies care enough about your business to provide you with all of the preceding information, on their site, at your fingertips, in an easy to navigate and understandable fashion.

Depending on how you found the site you are considering purchasing from, you may not be at the best site. Often times the site that comes up first for your search query; the words you entered to find a product online; will not be the most qualified site to handle your business.

Using the seven steps provided here, take the time to research the company you are about to send your money to. If a site leaves any holes regarding the information contained in this guide, call the merchant directly for answers or try moving on to other sites offering the same product until you feel confident enough with one site to complete the purchasing process.

Of course, small companies do exist that initially do not have the resources to place the above information on their site. These merchants may still be able to provide you with excellent service and competitive prices simply because they need to work harder for your business. Remember to call the company directly if you have any questions not answered within the site.

Once you have taken five or ten minutes to do your homework and feel confident you know as much as you need to know about the merchant you are buying from, you will feel more confident with your decision to buy and you can enjoy the security you will feel knowing you have found a site qualified to receive your business.