

Playing It Safe on the Internet

consumer *brief*

The Internet brings a global marketplace of information, products and services into the privacy of our homes every day. Shopping at home might make you forget that you're still doing business...out there. In fact, you and your fellow "e-consumers" probably need to be more cautious in cyberspace than you are on Main Street or in the mall. That's because as you gather information from the Internet, the Internet is gathering information about you...sometimes without your knowledge. Some businesses will use the information you provide for fraudulent purposes.

No one wants to lose money on an Internet transaction, but losing personal information—your identity—could do even more long-term damage to your financial well-being. Here are some tips to protect yourself and those you care about.

GETTING PERSONAL

Before giving any personal information to a Web site:

Review the Web site's privacy policy statement to learn what information is gathered or tracked, how it is used and with whom the information is shared, as well as your ability to correct the information. Does the Web site allow you to "opt-in," or wait for you to tell them whether to share your personal information, or must you "opt-out," or take action to stop the sharing? Some Web sites display the logo of TRUSTe, an organization that promotes the disclosure of information practices, and reviews and audits its members' privacy practices for compliance. While such an endorsement may be comforting, there is no substitute for doing your own homework when surfing the Internet.

Recognize the "red flags" including requests for your password, Social Security number and checking account number. Legitimate Web sites do not ask for this information. Be alert for "billing error" scams where fraudulent Web site

operators pose as your Internet Service Provider (I.S.P.) or another common vendor and request that you "reconfirm" account information. Shopping Web sites should not require your credit card number until you have selected and confirmed your purchases. Finally, remember that giving personal information to online surveys, contests and chat rooms today can lead to unwanted e-mail - "spam" - or text messages to your mobile phone - tomorrow.

Understand that Web sites collect information with your knowledge, as well as without. Certain Web sites deposit a "cookie," or a text block of information, on the hard drive of your computer. When you revisit the site, that cookie will act as an identifier to let the Web site know that you are back. Cookies may be used to tell Web site businesses and their advertisers about your preferences, such as the type of music you order online. You may set your computer to alert you when a Web site is trying to deposit a cookie, or you may refuse to accept any cookies. Be forewarned that the practice of depositing cookies is widespread, and if you decline cookies, you will deny yourself entry to many Web sites. To control cookies in Netscape, go to "Edit-Preferences-Advanced." Other Internet browsers also offer ways to control cookies through their Internet Options. You can also visit Network Advertising Initiative Web site to learn more about cookies and ways to opt-out.

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PARENTS ON GUARD

Before Children and Teens Go Online:

Use filtering software, which can be downloaded from many I.S.P.s for free, in order to screen out adult content, hate speech and other objectionable material. Filtering software may also be purchased.

Find out where they go by clicking on “Tools–History.” Information that is tracked includes the title of the Web page, the Web site address, the time the site was visited and the number of times it was visited. Your Internet browser’s options will allow you to set the number of days to keep pages, visited by your child, in history.”

Keep tabs on their “virtual friends.” Ask your children about their use of free e-mail and instant messages, two ways that children communicate with their friends privately, outside the scrutiny of the family’s household e-mail address. Make sure that their e-mail and screen names bear no resemblance to the family e-mail address or to their names. Their personal profiles, which may be viewed by strangers, should be left blank. Ask to see a list of your children’s message “buddies,” and find out with whom your children communicate. Trust your gut if you have suspicions. If you feel your child is threatened by someone or something you saw/heard online makes you uncomfortable, inform your local law enforcement agency as well as the web site administration. You could end up preventing someone else from becoming a victim.

Raise a smart consumer. Children should learn that private information they leave at a Web site when registering, entering contests and completing surveys might be used to help businesses sell more products to children like themselves. Along with your children, learn about the products promoted by the Web site offering free e-mail, as well as the Web site’s privacy policy.

BUYER BEWARE

Before shopping and using auction Web sites:

1. Do your business with the largest, most established online auction services. They are more likely to have invested their money and reputation in services to protect buyers and sellers, and to have established orderly procedures for resolving disputes.

Use CREDIT CARDS, not checks or money orders, so that failed purchases may be disputed. Give your credit card number only after you have thoroughly checked the business or auction seller through multiple sources—not

just the Internet—and have verified a physical “brick and mortar” address as well as a telephone number. If unavailable, check the Web site’s homepage for reference to the I.S.P., the business that “hosts” the Web site. Call the I.S.P. and request all available information about the business.

Use every “consumer protection” service offered by the Web site business or auction. These include escrow, insurance, authentication services for collectibles, and the verification and rating of auction participants. The extra cost charged for some of these services is well worth it!

2. Do your homework. Be sure you understand what you’re bidding on, its approximate value and all terms and conditions of the sale, including the seller’s return policies and who pays for the shipping.
3. Establish your top price and stick to it.
4. Check comments made on sites by previous buyers and make sure to get the seller’s name, address and telephone number. Verify this information through an online telephone directory.
5. Don’t bid on an item you don’t intend to buy. Remember that if you’re the highest bidder, you are obligated to follow through with the transaction.
6. When bidding, don’t give out personal identifying information like your Social Security number, driver’s license number or bank account.
7. Save all your transaction information.

SPOT A PROBLEM?

If you detect a problem, try to work it out directly with the seller, buyer, issuer of the credit card or the Web site operator. If you are concerned about personal safety, you should contact your local Police Department. You may also file a complaint with (a) the attorney general’s office in your state; (b) your county or state consumer protection agency; (c) the Better Business Bureau; and (d) the Federal Trade Commission at www.ftc.gov or by calling 877-382-4357.

If you suspect deception or fraud in your dealings with individuals or businesses on the Internet, you may write to the Office of Consumer Protection, Division of Consumer Affairs, P.O. Box 45025, Newark, New Jersey 07101 or call 800-242-5846, or if outside New Jersey, 973-504-6200, and ask for a complaint form. You may also download a complaint form at: NJConsumerAffairs.gov.

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