

# Playing It Safe on the Internet

consumer**brief**

The Internet brings a global marketplace of information, products and services into our homes. Shopping at home might make you forget you're doing business...out there. In fact, you probably need to be more cautious in cyberspace than on Main Street or in the mall because as you gather information from the Internet, the Internet gathers information about you. Some scammers will use this information to defraud you.

Here are some tips to protect yourself.

## GETTING PERSONAL

### Before giving personal information to a website:

- **Review the website's privacy policy statement** to learn what information is gathered or tracked, how it is used and with whom it is shared. Does the website allow you to "opt-in," or must you "opt-out," to stop the sharing?

- **Recognize the "red flags"** including requests for your password, Social Security number and checking account number. Legitimate websites do not ask for this information. Shopping websites 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 websites collect information without your knowledge.** Websites regularly deposit a "cookie," or a block of information on your computer's hard drive. When you revisit the site, that cookie will let the website know you are back. Cookies may be used to tell web businesses and advertisers about your preferences, such as what you buy online. You can have your computer alert you when a website is trying to deposit a cookie,

or refuse to accept cookies. Be forewarned: if you decline cookies, you will deny yourself entry to many websites. To control cookies go to Internet Options.

## PARENTS ON GUARD

### Before Children and Teens Go Online:

- **Use filtering software**, which can be downloaded from many I.S.P.s for free, to screen adult content, hate speech and other objectionable material. You can also buy filtering software.

- **Find out where they go** by clicking on "Tools-History."

- **Keep tabs on their "virtual friends."** Ask your children about their use of e-mail and instant messaging apps. Make sure that their e-mail and user names bear no resemblance to their real names. Monitor their personal profiles, which may be viewed by strangers. Ask to see who your children communicate with. Trust your gut if you have suspicions. If you feel your child is threatened or something you saw online makes you uncomfortable, inform local law enforcement and the website administration. You could end up preventing someone else from becoming a victim.

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■ **Raise a smart consumer.** Children should learn that private information they leave at sites might be used to help businesses sell more products to them.

## **BUYER BEWARE**

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### **Before using auction websites:**

■ **Do your business with the largest, most established online auction services.** They are more likely to have invested their money and reputation in protecting buyers and to have 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 auction website

■ **Use every “consumer protection” service offered** by the website 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!

■ **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.

■ **Establish your top price and stick to it.**

■ **Check comments made on sites by previous buyers** and make sure to get the seller’s name, address and telephone number

■ **Don’t bid on an item you don’t intend to buy.** Remember that if you’re the highest bidder, you follow through with the transaction.

■ **When bidding, don’t give out personal identifying information** like your Social Security number, driver’s license number or bank account.

■ **Save all your transaction information.**

## **SPOT A PROBLEM?**

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If you detect a problem, try to work it out directly with the seller or the website operator. If you are concerned about personal safety, 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](http://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](http://NJConsumerAffairs.gov).

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