

# Essential Security for Online Shopping

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After you worried about shopping online? You needn't be. If you follow our advice, you'll face no problem when you shop online. Here's what you need to know.

## Only buy at secure sites

First of all, you should make sure that hackers can't steal your credit card. So try to shop only at secure shopping sites, using encryption to scramble your credit card information so that no one except the site can read it. It's easy to know when you enter a secure site. You'll get a pop-up notice in your browser, and then an icon of a locked lock will appear at the bottom of the browser.

## Check out privacy policies before buying

When you buy from a site, you don't want your name and buying habits to be sold to the highest bidder, and you don't want to be deluged with junk email. Find out what information the site gathers, how that information will be used, and whether it shares that information with anyone else. Look in the FAQ, Help, or similar areas of a site.



Shop at sites that follow privacy rules from privacy watchdogs such as Truste. Truste is a nonprofit group that serves as a watchdog for Internet privacy. It allows sites to post an online seal if the site adheres to Truste's Internet privacy policies. And the Better Business Bureau Online also has a privacy plan as well.

## Answer only the minimum questions when filling out forms

When you buy something online, you'll usually have to fill out a form first. And you'll be asked many questions, such as your annual income, age, phone number and similar information. Don't answer the questions. Many sites put an asterisk\* next to the questions that must be answered, so only answer those. The shopping site wants your money, and it'll take your money even if you don't give them personal information.

## Never give out your Social Security number

There's no legitimate reason why a site needs to know your Social Security number. If you give it out, someone could steal your identity, get access to your bank account and in many ways ruin your life.

## Always pay with a credit card

When you pay with a credit card, you will be offered a wide variety of consumer protections. If you pay by check or money order, you don't get the same protection. So pay with plastic in that way you won't get into trouble.

## Get the lowdown on the latest Internet scams

The US Consumer Gateway reports on Internet scams. The Federal Trade Commission takes action against Internet scamsters and issues scam warnings. The Internet Fraud Watch run by the National Consumer's League, is a great source as well. And, if you're thinking of buying stock online, head to the Security and Exchange Commission. These tips are excerpted from Preston Gralla's book, the Complete Idiot's Guide to Online Shopping, a comprehensive resource of online shopping advice, sites, and bargains.