



## Secure Online Shopping

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# SECURE ONLINE SHOPPING

Millions of people around the world are enjoying the convenience and fun of shopping on the Internet. Smart cybershoppers will continue to take sensible precautions. To minimize any risk associated with using credit cards, here are some 'common sense' practices to keep in mind:

## **Cardholder Identity Authentication Services**

To enhance online shopping security, credit card companies are now establishing cardholder identity authentication services, such as Verified by Visa, through the card issuers. Such services will let you use a personal password with your card, giving you added reassurance that only you can use your card to shop online.

## **Use a Secure Browser to Navigate the World Wide Web**

Use a secure browser - look for an "s" after the "http" in the web page address or URL.

## **Keep Your Password Secret**

Some online stores require you to register a user name and password before buying an item. Keep your Internet account password secret from outside parties. Never share passwords with anyone and avoid using easy-to-guess passwords, such as your telephone number or your birth date.

## **Use the Internet to Compare Between Shops Before Buying Online**

Compare products and prices before you buy - click around to find your item at the best price. Access to product reviews and other online information can enhance your knowledge and help you make a more informed decision.





### **Protect Your Card Details**

Only give your card details when making purchases - do not provide them for any other reason. Never send payment information via email, information that travels over the Internet like email, is not fully protected from being read by outside parties.

### **Check Delivery and Return Policies**

When calculating the final cost of a purchase, don't forget shipping and handling charges or any taxes and international costs.

Before completing an online transaction, read the delivery and return policies on the online store's home page. If a merchant doesn't post such information, it may be a good idea to shop elsewhere.

### **Keep a Record of Your Transactions**

Keep a record of your transactions - just in case you need to return an item or have a question about your purchase.

### **Be Familiar with the Online Company**

The more you know about a particular merchant, the more confident you will feel when shopping from the merchant's website.

### **Make Sure the Online Merchants Use Industry Security Standards**

That 'lock and key' mark, for example, indicates that a merchant uses SSL (Secure Sockets Layer), which ensures that your communication is secured. Some merchants ask you to create a personal account that requires a password.

## **Look for Privacy Statements**

Be sure to understand a merchant's privacy policies and explanation of how your data is protected.

## **Make Sure Your Online Transactions are Legal – Get the Facts on Internet Gambling**

Internet gambling may be illegal where you live. You should confirm whether your jurisdiction allows gambling before paying with your card. Display of a payment card logo by an online merchant DOES NOT mean that Internet gambling transactions are lawful in all jurisdictions in which cardholders are located. Remember, you should only use your card for legal purposes. If in doubt, check with your card-issuing bank.

