

## Browsing Safety: Check the Privacy Statement

Online stores and financial institutions often require customers to provide personal information before completing a task. If you are new to online transactions, this may seem suspicious. The rules for online interaction are different from those used by brick-and-mortar stores. However, they are also designed to help protect customers. The main reasons e-commerce sites and financial institutions ask for personal information are:

- They need it to complete your transaction. For example, a store may need to authenticate who you are to follow up with customer service. Sites that accept Microsoft® .NET Passport Wallet offer reliability, as well as convenience, for consumers and retailers by providing a means of helping authenticate customers' identities.
- They want it to offer a more personalized online experience. By "remembering" who you are, they can present special offers and make recommendations.

### Help Safeguard Your Privacy

Before you give out any confidential information, you need to follow a few steps to help safeguard your privacy online.

Most reputable companies post their privacy statements on their Web sites. This statement should disclose what information is being collected on the Web site and how that information will be used. Before you provide a company with any personal information, read the privacy statement to see if they comply with these worldwide standards for online privacy statements:

- [The World Wide Web Consortium's \(W3C's\) Platform for Privacy Preferences \(P3P\)](http://www.W3.org/P3P/) (<http://www.W3.org/P3P/>)
- [U.S. Department of Commerce-European Commission Safe Harbor privacy guidelines](http://www.export.gov/safeharbor/) (<http://www.export.gov/safeharbor/>)

If you cannot find a privacy statement, send an e-mail message to the Web site asking about their privacy policy and ask them to post it on the site. Alternately, consider taking your business elsewhere.

### Choose to Opt In or Opt Out

Many companies give you a choice on their site as to whether, and how, they will use your personal information. These companies allow you to decline—opt out of—having personal information, such as your e-mail address, used for marketing purposes or shared with other companies. For example, MSN® Shopping and [shop.microsoft.com](http://shop.microsoft.com), in accordance with Microsoft privacy policies, make it clear that you will not receive further contact or information unless you choose to opt in.