

Take a Few Precautions When Shopping Online

Last year, shoppers set a record for online purchases during the holiday season. As gift-givers look for ways to spend more time among friends and family and less time among shopping malls crowds, analysts predict a new record for online sales this year. But as consumers grow increasingly comfortable with new purchasing methods, they should still exercise some good old-fashioned caution while shopping online.

Here are a few ways you can help safeguard your shopping experience:

- Review each Web site's privacy statement before disclosing any personal information. Some merchants that use "opt out" policies when collecting personal information may share or sell your personal information unless you instruct them not to.
- Before providing any credit card information, make sure you're dealing with a legitimate business. Look for a phone number and a mailing address. The presence of both increases the likelihood that the business is legitimate and simplifies the process of returning merchandise.
- When asked for personal information, provide only the details that you think are appropriate to the transaction. If a question seems too invasive, don't answer. If that prevents you from shopping on that merchant's site, take your business elsewhere.
- Make sure you're shopping on a connection using SSL encryption technology to help protect your information. That means the merchant encrypts credit cards numbers and other sensitive transmitted information. Indicators of a connection using SSL encryption technology include a Web address that begins with https, and a padlock or key icon in the status bar at the bottom of your browser windows.
- Create strong passwords for online shopping accounts, using six or more randomly chose capital and lowercase letters, numbers, and other symbols.
- Don't use the same password for more than one site or online account. This helps ensure that a security flaw or irresponsible operator can't provide access to all of your online accounts, including banking and other sensitive sites.