

Consumer Reports WebWatch Cybercrime Prevention Project Fact Sheet #7: Shopping More Safely Online

This is the seventh consumer fact sheet in the Consumer Reports WebWatch “Look Before You Click” campaign, supported by a grant from the New York State Attorney General’s office, to help educate New York consumers about Internet fraud.

Year after year, more people shop online. Whether you live somewhere rural or just don’t like going to the mall, online shopping satisfies our need for convenience in modern life. Shopping online is generally safe, and if you’re using the Web site of a famous retail chain with stores in the offline world, there’s really not much to worry about. However, you can encounter some risks along the way. Here are five tips to help keep you safe.

1. Use a credit card. They offer better protection than other options when shopping online. Even better, some issuers let you generate virtual account numbers valid for a single purchase with a fixed dollar limit. Use those and you won’t have to give online retailers your permanent card number.
2. Don't assume a certified site is safe. Although it's vital to have a secure connection when sending personal information online (indicated by "https" before the Web address and the appearance of a padlock or other icon on your browser), it's no guarantee the Web site is reputable. Certification symbols from the Better Business Bureau, TRUSTe, and other organizations provide some reassurance, but they can be faked. There is no substitute for reading the fine print and researching a site by talking to friends and checking online reviews before turning over credit-card or other information. You can consult Consumer Reports WebWatch’s [list of sites](#) whose publishers have taken a pledge to abide by customer service and trustworthiness [guidelines](#).
3. Use 'disposable' e-mail addresses if you don't want to be spammed. The more online retailers you will visit, the more marketing e-mails you'll receive, so consider using disposable addresses for different purposes. For example, use "smithshopping08" for buying online. If that address starts getting spam, abandon or change it. Many ISPs provide extra "associate" e-mail addresses that you can change at will. For convenience, configure your e-mail program to check all your addresses simultaneously. Or set up disposable accounts at a free e-mail service such as Google or Yahoo. A caution: Guard the primary e-mail address you got from your ISP, because you can't change that one without abandoning your entire account.
4. Type carefully. Tricksters sometimes create look-alike sites that use common mistypings of popular URLs.
5. Review your accounts regularly. Don't throw away your credit-card and bank statements as soon as you receive them – make sure you review them. Report suspicious charges or withdrawals immediately.

For more information, and to keep up to date on ways to shop online safely, bookmark [Consumer Reports WebWatch](#).