

ID THEFT TOP CONCERN OF ONLINE SHOPPERS, ACCORDING TO BBB SURVEY

A new Better Business Bureau (BBB) survey finds that six in 10 (60 percent) American adult online shoppers are worried about their personal information being sold or reused when asked what has ever made them hesitant about completing a transaction online. Nearly the same amount (59 percent), admit they've had anxiety about their credit card information being stolen.

Despite concerns, consumers are increasingly turning to the convenience of online shopping during the holiday season. In a recent 2007 holiday spending forecast, Forrester Research, Inc. estimated online shoppers would increase seasonal spending nearly 20 percent, to \$33 billion, this year.

"Even though increasingly more holiday shoppers have confidence in making online purchases, basic trust in business issues such as privacy and ID theft are clearly still top concerns for many consumers," said Steven Cole, president and CEO, Council of Better Business Bureaus. "Survey results show that fears over the use and safety of personal information including credit card numbers, telephone numbers, and home and e-mail addresses are the main reasons online shoppers second-guess their decisions when making online purchases."

BBB offers the following advice to help make your online shopping a safe and easy experience this holiday season:

1. Protect your computer – Update your computer system with the latest spam filters, anti-virus and anti-spyware software, and a secure firewall.
 2. Use trustworthy Web sites – Always start with BBB to check on the seller's reputation and record for customer satisfaction. Look for a "trustmark" from BBBOnLine and click on that seal to confirm that it's valid.
 3. Protect your personal information – Read the site's privacy policy to understand what personal information is being requested and how it will be used. If there isn't one posted, consider that a warning that your personal information may be sold to others without your permission.
 4. Trust your gut – Offers on Web sites and in unsolicited e-mails can often sound too good to be true. Always go with your instincts and don't be afraid to pass up a "deal" because it might cost you in the end.
 5. Beware of phishing – Legitimate businesses do not send e-mails claiming problems with an order or an account to lure the "buyer" into revealing financial information. Pick up the phone and call the contact number on the Web site where you made the purchase to ask if there was a problem with your transaction.
 6. Confirm your online purchase is secure – Look in the address box for the "s" in https:// and in the lower-right corner for the "lock" symbol before paying. If you have doubts about a site, right-click anywhere on the page and select "Properties." This will let you see the real URL (Web site address) and the dialog box will reveal if the site is not encrypted.
 7. Pay with a credit card – It's best to use a credit card because under federal law you can dispute the charges if you don't get what you were promised. You also have dispute rights if there are unauthorized charges on your credit card, and many card issuers have "zero liability" policies under which you pay nothing if someone steals your credit card number and uses it.
 8. Keep documentation of your order. When you've completed the online order process, there may be a final confirmation page or you might receive confirmation by email – don't delete these, save them!
 9. Check your credit card statement often – Don't wait for a paper statement; check your credit card statements for suspicious activity by either calling the credit card company or by checking your statement online.
 10. Know your rights – Federal law requires that orders made by mail, phone or online be shipped by the date promised or, if no delivery time was stated, within 30 days. If the goods aren't shipped on time, you can cancel and demand a refund. There is no general three-day cancellation right, but you do have the right to reject merchandise if it's defective or was misrepresented. Otherwise, it's the company's policies that determine if you can cancel the purchase and whether you can get a refund or credit.
- For more advice from BBB on staying safe this holiday season – online and otherwise – go to www.us.bbb.org.