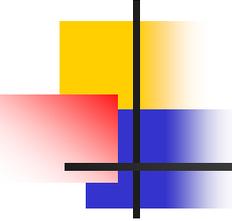
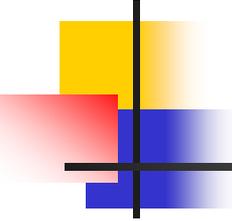


Online Safety



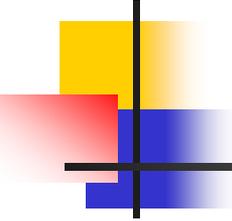
We will discuss:

- Choosing an online business
- Payment
- Returns, refunds, non-delivery, other issues
- Auctions
- Computer safety



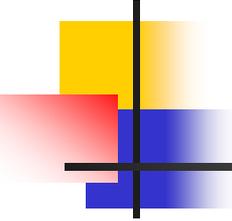
But first....a word from our sponsor

- South Carolina Department of Consumer Affairs
- Mission: To protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education



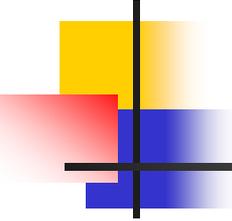
Choosing an online business

- Know who you are dealing with!
- Identify the company's name, physical location, telephone numbers.
- Do your homework to be sure the company is legitimate: Google the name, contact SCDCA, contact consumer affairs where the business is located, contact the BBB.



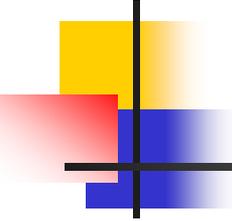
Check out the business

- Are the seller's policies easy to find – understandable – reasonable?
- Is the company affiliated with any industry groups? Confirm membership and ask about any complaints that have been filed.



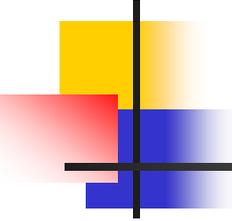
Know what you are buying!

- Look for accurate, clear and easily accessible information about the goods or services being offered.
- Look for descriptions and read them carefully: size, quality, etc.
- Contact the company before placing an order if you have any questions.



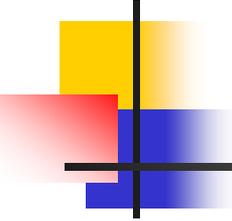
Understand the terms, conditions and costs

- Find out up front what you are getting for your money – and what you aren't!
- Get an itemized list of costs involved in the sale, including type of currency, terms of delivery or performance, terms of delivery, etc.
- Look for any restrictions, limitations or conditions of the purchase, instructions for proper use.
- Look for return or refund policies, if cancellation is an option, warranties or guarantees.



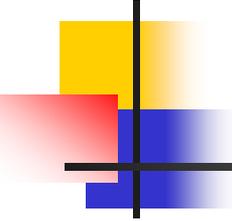
Online payment

- Check out the company's security policies.
- Be sure to use a secure browser that encrypts your personal and financial information.
- NEVER email your financial information!



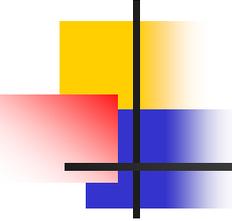
Watch out for your privacy!

- Find out what the business will do with your personal and financial information after the transaction is complete.
- Does the business share its information with other businesses?
- Look at the privacy policy – if they have an “opt-out” clause, use it!



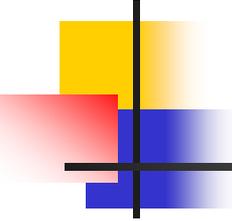
Understand – ahead of time – what recourse you might have

- Do business with companies that have a customer service policy.
- Review the policy – does the policy seem customer-oriented? Are additional charges imposed?



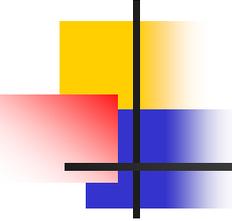
Refund or returns; delivery dates

- Can you return the item if you change your mind? If you can, who pays shipping? Is there a restocking fee?
- If the item is a gift, can the recipient return or exchange it?
- When can you expect to receive your order?



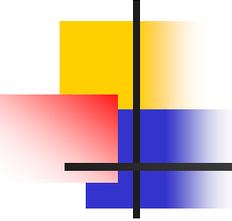
BEWARE

- Be wary if the company asks for financial information prior to placement of the order – especially via a “pop up” ad.
- Look for words such as refurbished, vintage or close-out.
- Brand name items with “too good to be true” prices may be counterfeits.



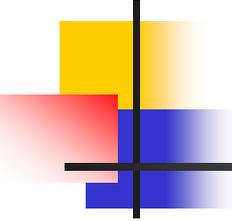
Payment

- **DO NOT send cash!**
- **Pay with a credit card** – NOT a debit card!
- Credit transactions are protected by the *Fair Credit Billing Act* that provides a right to dispute charges in certain circumstances.
- Also, if the card is used without your permission, generally liable for no more than \$50.



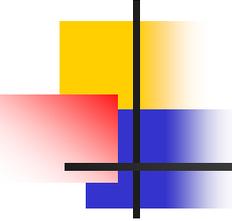
Be sure to

- Print and save the record of your online transaction, including a product description and price, any emails to or from the seller, the online receipt.
- Print and save a copy of any warranty or guarantee, pertinent policies.



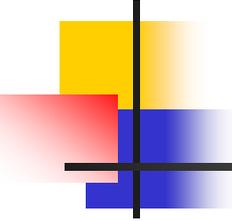
Internet Auctions

- Usually individual sellers or small businesses sell items directly to consumers. The host site (example – eBay) does not take responsibility for the merchandise.
- Before bidding, be sure to read the Terms and Conditions, FAQs, what payment options are available, etc.



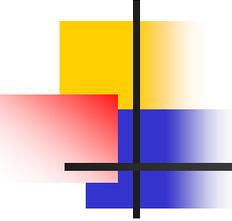
The Auction

- Bidding remains open for a set time period.
- Sellers generally have a “reserve price”
 - a minimum bid that they will accept.



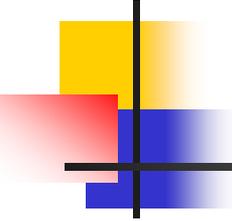
You are the winning bidder!!

- Winning bidder makes arrangements with the seller for payment and delivery.
- Credit card is the safest option!



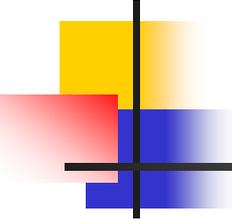
Online payment service

- Online payment service: an intermediary that holds the money.
- Buyer provides banking information to the service.
- Check to see which party pays the fee to the service.
- Understand the service **BEFORE** you use it!



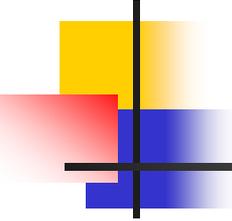
Other payment options

- Debit cards, personal check, cashier's check, money order.
- Many sellers will hold the item until the check clears the bank.
- Cash equivalents cannot be reversed.
- Wire transfers are prohibited by some sites.



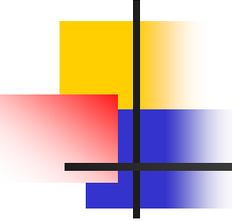
Scams related to auctions

- “Losing” buyers may receive an email that the winning bidder failed to complete the transaction. An offer to purchase the item at the “losing” price is given.
- Many times this is from a scammer.



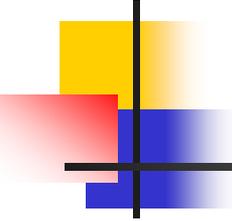
Computer safety issues

- Know who you are dealing with.
- Use anti-virus and anti-spyware software, as well as a firewall – and update them regularly.
- Be sure to set up your operating system and web browser properly, and update them regularly.



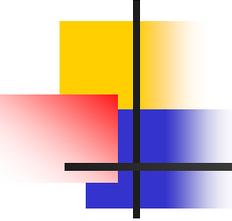
More tips

- Protect your passwords.
- Back up important files.
- Learn who to contact if something goes wrong.
- Email is not secure – do not send personal or financial information via email or pop-up ads.



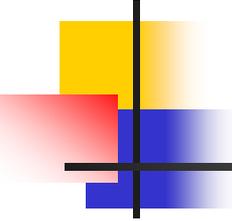
Internet fraud

- Report internet fraud to the SC Department of Consumer Affairs and the Federal Trade Commission.
- FTC maintains a database that tracks this information.
- FTC shares information with law enforcement and other agencies.



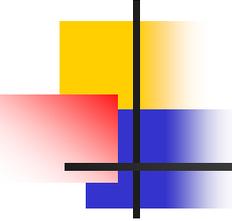
BOTTOM LINE

- BEFORE you order anything online, check out the business!
- Use alternate methods to verify information!
- Understand all policies before making a purchase!
- Use a credit card when making purchases over the internet!
- Be vigilant – review your bank statements and credit cards bills!
- Keep your computer up-to-date and protected!



Online Legal Research

- South Carolina Department of Consumer Affairs: www.scconsumer.gov
- South Carolina State Code: <http://www.scstatehouse.net/code/statmast.htm>
- National Consumer Law Center: <http://www.nclc.org/>
- Consumer World: <http://www.consumerworld.org/>
- Federal Trade Commission: <http://www.ftc.gov/consumer>



Other Resources

<http://www.naca.net/>

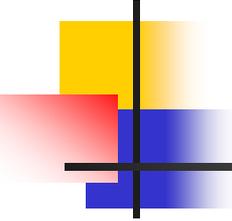
<http://www.pueblo.gsa.gov/>

<http://www.blawg.com/>

www.scambusters.org

www.internetfraud.usdoj.gov

www.onguardonline.gov



And.....

- <http://money.cnn.com/>
- <http://moneycentral.msn.com/home.asp>
- www.bankrate.com
- <http://www.responsiblelending.org/>