

Consumer Corner

Five Tips For Safer Online Shopping

(NAPSA)—There are lots of benefits when you shop online—speed and convenience to name two. Now, if you follow these tips, you can add a third...safety. That's important, considering there was an estimated \$2 billion of online commercial loss in 2006 due to safety concerns. Here are some tips to help protect yourself when shopping online:

1) Look for visual cues. Prominent misspellings and frequent grammatical errors are signs that a Web site is fraudulent. You can also look for simple visual cues that show that the site is authenticated and protected. Cues include a green address bar in high-security browsers such as Internet Explorer 7 and soon, Firefox 3 and Opera.

Other visual cues include a padlock icon in either the lower or upper right-hand corner of the screen and https:// in the browser; both of these indicate the site is secured.

2) Check out two-factor authentication. A growing number of sites are accepting a second form of user authentication that comes from physical devices such as a token, credit-card form factor, a USB drive and even your cell phone. According to Fran Rosch, vice president of VeriSign Identity Protection (VIP) Services, "Each device provides users with a dynamic onetime password that must be entered into a login page in addition to their user name and password. The extra layer of security prevents potential fraudsters from accessing personal accounts that are accessed by a simple user name and password."

3) Compare the checkout experience to well-known



Online safety is no accident. Fortunately, you can look for cues provided by Extended Validation SSL, for example, that show the site you are visiting is authentic.

sites and look for anomalies. Most well-run Web sites—such as Amazon or eBay—send order confirmation, shipping confirmation e-mails and allow you to print out confirmations of your orders. Beware of a simple form with no "visual cues" and no confirmation that you entered or ordered anything.

4) Know your vendor. Read their ratings and reviews from other customers and take red flags seriously. Also make sure you have some way of contacting them—look for a phone number and mailing address. Finally, try to find out where the company is based in their "about us" section.

5) Pay attention to the order form. The site should not ask for more than your name, shipping address, billing address, credit card type and number, expiration. Data such as Social Security number and bank routing number should not be collected.

Finally, demand that the sites you do business with provide you with proper security measures to protect their most valuable asset—you, the customer. To learn more, visit www.verisign.com.