

# ONLINE SHOPPING



prepared by  
**PETERSON AFB  
LEGAL OFFICE**

(719) 556-4871



## Online Shopping:

Buying Online. With a few key strokes and the click of a mouse you can shop at home from your computer. Sounds great, right? No traffic. No parking problems. No lines or crowds. No hassles with the weather. Online shopping can give new meaning to convenience and choice. But before you visit your favorite boutique on the World Wide Web, take care to make your experience safe.

## How to Protect Yourself

The Internet provides a valuable information service for consumers. But some con artists who have used telemarketing, infomercials, newspapers, magazines, and the mail to attract consumers are turning to the internet and on-line services to promote their scams.

Think security, starting with the way your device connects the Internet and your Internet browser (i.e. Microsoft Edge, Chrome, Firefox, and Safari).

Unsecured information sent over the Internet can be intercepted. That is why you should use a secure browser, which will encrypt or scramble purchase information. Such browsers include, Microsoft Edge, Chrome, Firefox, and Safari. These browsers are consistently being improved to provide continued protection and you should actively update them to stay ahead of cyber threats.

Additionally, most public Wi-Fi networks are not secure and do not encrypt the information you send over the internet. If a network does not require a WPA or WPA2 password, it most likely is not secure. Some networks use WEP, but it might not protect against all hacking programs. You can change the settings on your mobile device so that it does not automatically connect to nearby Wi-Fi; this way you can control when your device uses public Wi-Fi.

However, if you do regularly access online accounts through public Wi-Fi, use a virtual private network (VPN). VPNs encrypt traffic between the internet and your device, even on unsecured networks. Also, you can install browser add-ons or plug-ins to force the browser to use encryption on popular websites that usually are not encrypted. However, to best protect yourself look for "https" in the URL to know a site is secure.

Shop with companies you know. If you would like to try a new merchant, research them online for reviews by fellow customers and to see if there are any registered complaints.

Further, carefully review the company's refund and return policies before you place an order.

Never give out your Internet password. Be original when creating your password(s). Consider using a combination of numbers, letters, and symbols, or use a phrase to remember it. For example: UR2G\$48\* -- "You are to give money for eight stars." Avoid using established numbers for your password, such as your house number, birth date, or a portion of your telephone or Social Security numbers. It is a good idea to use different passwords to access specific areas on the Internet.

Pay close attention to the information you are entering when you place an order. For example, an additional keystroke could get you 10 shirts when you wanted only one. Check to make sure the shipping charge is acceptable to you and all charges are calculated correctly. Make a note of the company's shipping time. Further, be cautious if you are asked to supply personal information, such as your Social Security number, to conduct a transaction. It is rarely necessary and should raise a red flag.

The same laws that protect you when you shop by phone or mail apply when you shop online: Under the law, a company should ship your order within the time stated in its ads. If no time is promised, the company should ship your order within 30 days after receiving it, or give you an "option notice." This notice give you the choice of agreeing to the delay or canceling your order and receiving a prompt refund. There is one exception to the 30-day rule. If a company does not promise a shipping time, and you are applying for credit to pay for your purchase, the company has 50 days after receiving your order to ship.

As an added protection it is recommended, if possible, to pay for online orders by credit card, as your transaction will be protected by the Fair Credit Billing Act. A legal office handout (Credit Card Use and Protection Against Fraud) is available with additional information on this topic. Some cards may provide additional warranty or purchase protection benefits. If you are not comfortable entering your credit or charge card account number, call it into the company's 800 number, or fax it.

Remember to always log off of public computers! This is especially important after making online purchases. Lastly, print out a copy of your order and confirmation number for your records. If you need further assistances with your online shopping questions, schedule an appointment to meet with a Peterson Legal Office attorney by calling 556-4871.

Sources:

<http://www.ftc.gov>

<https://www.consumer.ftc.gov/articles/0020-shopping-online>

<https://www.consumer.ftc.gov/articles/0014-tips-using-public-wi-fi-networks#protect>

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