

Tip Sheets for Employees



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Internet Shopping Safety Tips



Shopping on the internet can be a wonderful experience - gifts are easy to find, are often cheaper than in stores, and can be shipped directly (wrapped and with a card) to the recipient. Not only is online shopping convenient; it can also be safe and secure, provided you are doing business with a vendor you know and trust. Since everything on the Internet is not safe, it is very important for online shoppers to take steps to protect their personal information, especially during the holiday season.



1. Know who you're dealing with. Check out unfamiliar sellers with the Better Business Bureau and your state or local consumer protection agency. If you're buying gifts on an online auction site that provides a feedback forum, check the track record of the seller before you bid. Don't buy things in response to unsolicited emails from unknown companies, since these may be fraudulent.

Online Shoppers spent \$30.1 billion (excluding travel) during the 2005 holiday season; a 30% increase from 2004.
- NetRatings, Inc.

2. Look for signs that online purchases are secure. At the point that you are providing your payment information, the beginning of the web site address should change from http to shttp or https, indicating that the information is being encrypted — turned into code that can only be read by the seller. Your browser may also signal that the information is secure with a symbol, such as a broken key that becomes whole or a padlock that closes.



3. Pay the safest way. It's best to use a credit card, especially when you're purchasing something that will be delivered later, because under federal law you can dispute the charges if you don't get what you were promised. You also can 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. Check these policies with your credit card company.

4. Never enter your personal information in a pop-up screen. When you visit a company's Web site, an unauthorized pop-up screen created by an identity thief could appear with blanks for you to provide your personal information. Legitimate companies don't ask for personal information via pop-up screens. Consider installing pop-up blocking software to avoid this type of scam.

5. Keep documentation of your order. When you've completed the online order process, there may be a final confirmation page and/or you might receive confirmation by email. Print that information and keep it handy in case you need it later.

6. Check your credit card and bank statements carefully. Notify the bank immediately if there are unauthorized charges, debits, if you were charged more than you should have been, or if there is any other information that is unusual or you don't understand.

7. Know your rights. Federal law requires orders made by mail, phone, or online to 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 request a refund. While there is no general cancellation policy, you do have the right to reject merchandise if it's defective or was misrepresented. Otherwise, the company's policy determines if you can cancel the purchase and whether you can get a refund or credit. It is important to read the "fine print" on the website prior to submitting your order.

8. Contact the seller promptly about any problems with your order. Check the company's Web site for a customer service page, "contact us" link, email address, or phone number to get your complaint addressed or questions answered. If you can't resolve the problem, contact the Better Business Bureau or your state or local consumer protection agency for help.

Business Health Services (BHS), your Employee Assistance Program (EAP) wishes you and your family a safe and happy holiday season. If you would like additional information on internet shopping safety or any other personal or workplace concerns, BHS provides free and confidential services to employees and their household members. Don't stress, call BHS today to speak with a professional counselor. We are available 24 hours a day ~ 7 days a week to assist you, call today!

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