



# Safe Shopping Online

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Shopping online has many advantages. You can literally shop the world to find whatever your heart desires. The latest gadgets, a replacement for a favourite pair of shoes, the perfect one-of-a-kind gift and more are all online, usually at lower prices and often with free shipping.

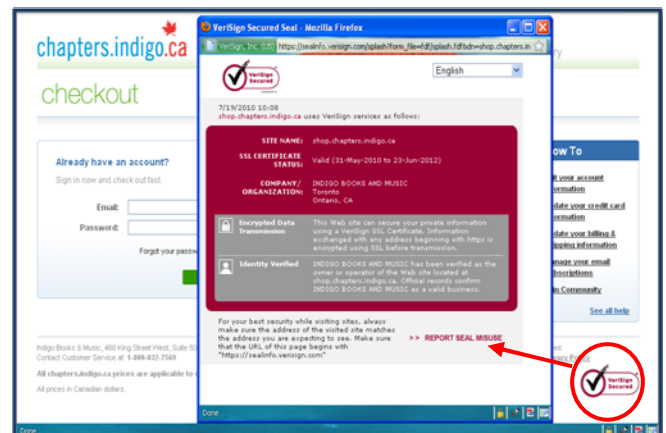
And shopping online can all be done – securely – from the comfort of your own home. The risks are rare, but real so it's smart to take precautions.

- Credit cards give you the most flexibility in dealing with merchants, but if you don't have a credit card you still have options. Consider a pre-paid credit card; available from most banks, you deposit an amount of money and that amount is your credit limit. When you pay your bill, you free up credit. Alternatively, [PayPal](#) allows you to link an account to either a credit card or a bank account and shop using a [PayPal](#) identification number instead of giving out your personal information. [PayPal](#) also makes it easy to send money to friends or even to make a donation to your favourite charity.



If you prefer to use a credit card, most credit card companies limit your liability to \$50 if you report suspicious activity or a stolen card promptly. Call your credit card company to confirm their policy.

- Another key step for safe online shopping is checking that merchants are using the right technology to keep your information safe. Look for logos from third-party verification companies such as *Verisign*, *Thawte*, *Truste*, *TrustWave* and the *Better Business Bureau*. When you spot one of those logos, you can click on it to open a window with information about the security used by the website. **Note: On some sites, these logos are only displayed once you start the check-out process.**



A valid certificate means that the site's security has been independently verified and the site is secure.



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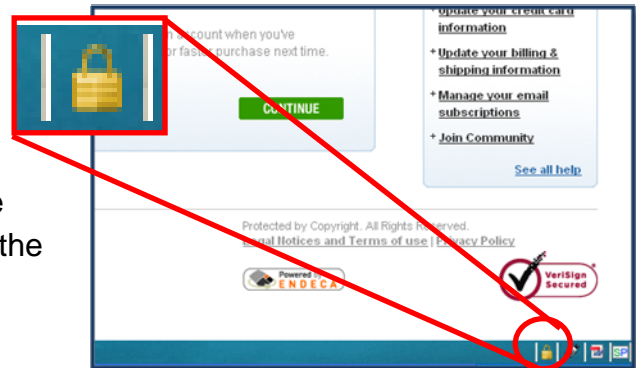
- One of the things security certificates tell you is if the site is using Secure Sockets Layer (SSL) technology. This is a method of encryption that keeps your personal information private while it's transmitted from your computer to the online store. In addition to the security certificate, there are other ways to verify this. First, look in your browser's address bar. The web address will start with 'https' instead of 'http'.



Some browsers will display a colour with the website name, blue in the example above, that visually tells you about the site security.

When a site is secure, a small lock icon will appear in the bottom right corner of the browser window.

- The last step for safe shopping online is to make sure you're dealing with a reputable merchant. Just like in the real world, the vast majority of internet merchants are honest, but the Royal Canadian Mounted Police has some good advice:



- Deal with companies or individuals that you know by reputation or experience. If you are not familiar with them, do some research. Reputable online merchants will post plenty of information about themselves; their location, phone and fax numbers, and details like their membership in organizations such as the *Better Business Bureau*. Many larger websites allow shoppers to publicly post feedback and [ebay.ca](http://ebay.ca) even lets shoppers rate merchants.
- Look for a returns and a privacy policy. Responsible companies offer reasonable return policies and will allow you to choose if your information can be shared with third parties.

Finally, there are websites that only offer items online. You can design your own shoes at [ShoesofPrey](http://ShoesofPrey), create your own pet food at [RedMoonPetFood](http://RedMoonPetFood), make your own Lego model at Lego's [DesignbyMe](http://DesignbyMe), build your own photo book at [Blurb](http://Blurb), and put artwork on just about anything at [Zazzle](http://Zazzle) and [CafePress](http://CafePress). You can even use the Internet to help you save money; sites like [SmartCanucks.ca](http://SmartCanucks.ca), [Save.ca](http://Save.ca) and [RedFlagDeals.com](http://RedFlagDeals.com) let you search for coupons that you can print and redeem offline.

## Happy Shopping!