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Do's and Don'ts for Online Shopping

How risky is online shopping? Is it safe to give your credit card number online? For more and more people, online shopping presents a strong mixture of pros and cons -- convenience and choice, on the one hand, but also risk or uncertainty.

Follow these tips for safe shopping in "cyberspace":

Shop with reputable companies, and get key details from online vendors:

- **Shop with reputable vendors.** Avoid "E-tailers" that don't list an address or toll-free phone number in case you have a problem. Get all details on shipping and handling fees, refund and return policies, warranty terms, and complaint procedures. Read the vendor's privacy policy -- you may wish to opt out and tell them not to trade or sell your information.
- **Shop only at secure sites, and protect your private information:** Don't give credit card or personal information unless the page is "secure" -- which means the page uses "encryption" to protect your information. How do you tell? Secure pages begin with "https" instead of "http." You also will see an icon of a closed padlock or unbroken key. Don't put credit card or personal information in e-mails -- enter it only on secure web pages. If they ask for a password, don't use your regular log-on password.
- **Pay by credit card:** If you pay by credit card, the federal Fair Credit Billing Act gives you two important protections. If you need to dispute a problem with the vendor, you generally may withhold payment while the dispute is resolved, and, if someone uses your credit card without authorization, the law limits your liability to \$50. (Check your credit card bill every month.) Be suspicious if a vendor asks for other personal information, such as your Social Security number or personal bank account information -- they shouldn't need that information.
- **Check delivery dates, and keep records of your purchase:** Sellers must ship within 30 days (unless they specify an earlier or later date.) If the seller can't ship within the promised date or 30-day deadline, the seller must notify you and give you a chance to cancel your order and receive a full refund. Print or save documentation about the seller, the product, and your order, just in case there's a problem.

For more information - E-mail: consumer@max.state.ia.us. The mail address is Consumer Protection Division, Des Moines, Iowa 50319. The phone is 515-281-5926.

Here are some sites and links to other good sources of information about online shopping and related topics:

<http://www.ftc.gov/bcp/menu-internet.htm> - by the U.S. Federal Trade Commission (FTC) -- a list of numerous articles and alerts from the FTC about "E-commerce and the Internet."

<http://www.fraud.org/internet/inttip/inttip.htm> - Internet fraud tips about many schemes on the Internet from the National

Consumers League.

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