McAFEE’S DO’s AND DON’Ts OF Online Shopping
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eBay, Amazon, and LuxuryLink…
Let me count the ways I can spend money online!

Whether I’m actually buying, just browsing or comparing prices and products, the Internet has changed my life. It’s fun, fast and easy! And if I’m careful and use a few smart shopping tips and security tools as described in this ebooklet, shopping online can be just as safe as shopping at the mall.

Here are a few of my personal S.O.S. (safe online shopping) tips:

• Be sure to read the fine print before you click “buy”
• Always use good security tools, like those from McAfee®, to keep the scammers and hackers out and your credit card and banking information tucked away safely
• Don’t leave your credit card number stored on your computer where someone else can access it
• Print out your online purchase information and receipt and file it carefully away, noting which credit card you used, when your merchandise is supposed to arrive, and how it can be returned

Now, have fun, and shop to your heart’s content!

About Parry Aftab
Parry is a leading online Internet safety expert, lawyer, and author who is teaming with McAfee to help further develop McAfee’s online family safety programs through her own expertise and a network of thought leaders, influencers, and experts on the issues of cybercrime and online family safety.
Online Shopping: The Real Deal

Benefits
If you’re like most people who use the Internet, you will probably purchase something online within the next month or two. And why not? You have so many choices, with a world of products at your fingertips, and you don’t have to waste gas or deal with parking hassles, mall crowds, and long lines.

Perhaps the best thing about shopping online is that you can do it barefoot in the comfort of your home.

Purchase with Care
Unfortunately, there are some drawbacks to shopping online. A big one is fraud. In April 2008, the Internet Crime Complaint Center reported that online payment fraud complaints filed by consumers in 2007 reached $239 million compared to $198 million in 2006.

Many consumers are rightfully concerned about providing their financial information, such as credit card numbers, online. How do you know which web sites are safe to transact with and which ones are not? How can you avoid problems when you purchase online?

Just follow McAfee’s DO’s and DON’Ts for safer online shopping!
THE DO’s AND DON’Ts

If you want to be a savvy online shopper, enjoy finding great deals, and avoid becoming a victim of cybercrime, you just need to follow a few basic DO’s and DON’Ts when buying from web sites.
Before you type in your credit card information, you should take time to research the web site.

Start with making sure the web site has a trustmark like McAfee SECURE™, which means that the web site is secure for shopping (read more about it on page 11).

Also, consider contacting the seller if this is your first purchase. Most reputable e-sellers will have a toll-free customer service phone number.

If the site has only an email address and no phone number, start an email or instant message dialogue with the people running the site before you buy anything from them.
If you get an email inviting you to buy something like “Discounted Rolex Watches,” you should think two things: 1) spam and 2) possible scam.

Most spammers are just looking to make a quick buck. Some will steal your credit card or financial information and use it fraudulently.

If you do purchase from spammers, there’s a good chance you’ll never get what you ordered. It is a risky deal. Also, it just motivates them to continue to spam you, along with everyone else.
You are protected by the law and liable only for $50 if your credit card number is stolen and misused.

Online payment services offer some protection as well. However, you may want to use your credit card as the payment source to get an extra degree of protection for any disputes.

Be sure you read and understand the consumer-protection programs and money-back guarantee sections in the terms and conditions on the e-tailer’s web site. If it seems like it will be difficult to get your money back, consider buying somewhere else.
When you pay with credit cards, you can easily dispute fraudulent charges, and, by law, your liability is limited.

When you pay with debit cards, the money comes directly out of your account. Getting the cash back can be difficult, if not impossible.

When you pay by cash or use a wire transfer, the money goes directly into the seller’s account, and there is no recourse if something goes wrong.

don’t pay by debit card, cash, or wire transfer
Encryption is key to secure Internet purchases. It is a feature that automatically codes your personal data when it’s entered.

E-stores know how important this is to their business. The safest web sites have a key or closed lock displayed in the web browser, meaning encryption is used.

Another way to know if a site is safe and secure is by checking the web address (URL). It should begin with “https://”—not just “http://.”

do

buy from a web site that has encryption
Certified web sites secured against hackers are also a key to online shopping safety. You need to feel confident that when you make an online purchase, your personal and financial information will not be compromised.

When you buy from an online store that has the McAfee SECURE trustmark, you can be confident about the purchase. Only sites that pass daily identity theft and credit fraud security tests can display the McAfee SECURE trustmark.

However, understand that security icons and trustmarks can be forged. Be diligent about checking out a site before you buy. Also, trustmarks represent different kinds of assurance; some are more comprehensive than others. Be sure to get all the details on what the trustmarks represent before you do business with a web site.
Read the web site’s return policy and other terms and conditions, as well as the site’s privacy policy, before you order anything.

A good online seller will permit you to return items and get a full and immediate refund without having to jump through a lot of hoops. Also, they will not share your personal information with others.
Use your intuition. If you sense something is just not right about the web site from which you are ordering, then abort the process immediately. Often your gut instinct is right.

And remember what your grandfather said: “If it looks too good to be true, it probably is.”
do

use comprehensive computer security software

Make sure you have up-to-date, comprehensive security software, such as McAfee Internet Security or McAfee Total Protection before you do any online shopping.

This will greatly reduce the risk of contracting a virus or some other form of malware and will help you avoid identity theft on dangerous web sites.

Footnotes
1 Malware is a generic term used to describe malicious software, such as viruses, Trojan horses, spyware, and malicious active content.
2 Identity theft can occur while shopping online at disreputable web sites that may offer goods and services at a low price just to get your credit card information and other personal data.
don’t forget to inspect your new purchase as soon as it arrives

If you find a problem, notify the seller as soon as possible.
do
check your credit card statements

Make sure you were charged the proper amount and that no extras were added to your bill.

Keep copies of sales transactions for future reference in case a dispute arises.
Summary:
The DO’s and DON’Ts of Online Shopping

• Do your homework, research web sites
• Don’t buy from spammers
• Do pay by credit card or online payment services
• Don’t pay by debit card, cash, or wire transfer
• Do buy from a web site that has encryption
• Don’t buy from a web site unless it is certified for safety
• Do check the web site’s policies before you order.
• Don’t buy from a site with which you aren’t totally comfortable
• Do use comprehensive computer security software
• Don’t forget to inspect your new purchase as soon as it arrives
• Do check your credit card statements
Resources

Resources 1: McAfee SECURE Trustmark
Shop with confidence: Everyday, the McAfee SECURE trustmark helps protect millions of visitors to thousands of e-commerce web sites. Though no company can guarantee 100 percent safety, sites with the McAfee SECURE trustmark will give you the best chance of avoiding identity theft and credit card fraud when shopping online.

Only sites that pass daily rigorous security tests can display the McAfee SECURE trustmark.

Resources 2: McAfee SiteAdvisor
• Search and shop with confidence. Use the McAfee SiteAdvisor® or McAfee SiteAdvisor® Plus software to guide you to safe sites when searching and shopping online. They help protect you from adware, spyware, spam, viruses, phishing (identity theft) attempts, and online scams.

• Get enhanced protection by shopping at sites with the McAfee SECURE trustmark. It only appears next to sites that pass daily testing of more than 10,000 threats to help protect you from identity theft when shopping online.

When using popular search engines, McAfee SiteAdvisor Plus safety ratings appear next to your search results.
Happy Online Shopping!

For more information and advice about PC and Internet security, please visit the McAfee Security Advice Center at www.mcafee.com/advice.

About McAfee

McAfee, Inc., the leading dedicated security technology company, headquartered in Santa Clara, California, delivers proactive and proven solutions and services that secure systems and networks around the world. With its unmatched security expertise and commitment to innovation, McAfee empowers home users, businesses, the public sector, and service providers with the ability to block attacks, prevent disruptions, and continuously track and improve their security.

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