

# ONLINE SHOPPING SECURITY GUIDE



INTERNET SHOPPING CAN BE SAFE - YOU JUST NEED TO FOLLOW A FEW BASIC SECURITY RECOMMENDATIONS. LEARN ABOUT THEM ON THIS GUIDE AND BE RELIEVED WHILE BUYING IN ONLINE STORES, GROUP DISCOUNT SITES AND OTHERS.



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# BEFORE SHOPPING



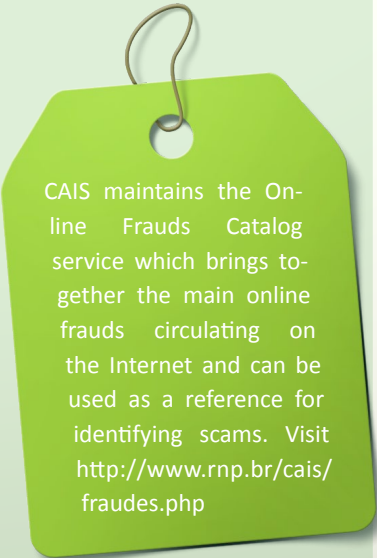
- Before shopping, you need to pay attention to the security status of your computer. Has your anti-virus program been updated recently or you have no the slightest idea? Anti-virus updates are very important since new Internet threats are released daily and outdated anti-viruses will not be able to identify them, leaving your computer unprotected. It is definitely not safe to use infected computers for online shopping. Therefore, check your computer security!
- If you do not know how to strengthen the security of your computer, ask for help. Software vulnerabilities help the fraudsters. It is essential to keep an anti-virus, a personal firewall, anti-spyware and anti-spam running. For Windows systems, use the Microsoft Update option (instead of Windows Update). Thus, the operating system as well as the applications – such as Microsoft Office – will be updated.
- Likewise, always update your computer to the most recent versions of your Internet browsers (e. g. Internet Explorer, Mozilla Firefox, Google Chrome). This provides additional protection against phishing and virus threats.
- Keep Adobe Flash Player, Sun Java JRE and Adobe Reader (for .pdf docs) updated, too. There are various vulnerabilities on these applications which are exploited in several web pages we usually browse.
- Suspect if a web store offers prices much lower than the market average values. If this is not a discount group website in which discounts may be up to 90%, it could be an evidence of a scam. You know the old saying “you get what you pay for”? This applies perfectly well here. Therefore, use your judgment.
- Before purchasing, check always the web store privacy policy and its terms of use to make sure you agree with them. It is also important to be aware of the return policy to understand how the store responds to these cases.
- Call the company in case of doubts or questions. Be suspicious if the web site does not offer any support phone number.

- Check if the site address in the address bar is the name of the store. Different name is normally an evidence of fraud. When in doubt, prefer typing the address of the store in the Toolbar instead of accessing it directly through the proposed link, as this can lead to an impersonated website.
- Be careful of Google's sponsored links (resulting from a search in a yellow box in the top of the search results page in the right panel). Several fraudsters have already paid for this service to highlight their fake or malware distribution pages. Use other search engines – such as Dogpile, Clusty or Microsoft Bing - to check the correct address of the store.
- Avoid last minute purchases! Delays may happen. Try to shop online well in advance in order to avoid stress in case of an eventual problem.



## FEW MORE TIPS TO PROTECT YOUR COMPUTER

- Instruct all those who use your computer to use it properly and not to download unknown files.
- Create a different user for family members in order to avoid harming the machine administrator's profile, which has full access to the machine.
- Do not use obvious passwords. Use passwords combining letters, numbers and special characters (e.g. %\$#\*&).
- Never download content from unknown sources or content considered illegal (i.e. which violates copyright).
- Messages which come from an unknown sender, asks for confidential data, has disguised links or offers prizes for contests you have never subscribed to are typical examples of suspicious messages. Distrust if you receive anything similar to those!



CAIS maintains the Online Frauds Catalog service which brings together the main online frauds circulating on the Internet and can be used as a reference for identifying scams. Visit <http://www.rnp.br/cais/fraudes.php>



## HOW TO KNOW IF AN ONLINE IS RELIABLE?

- You might use price comparison sites to find out the best deals but be careful when selecting an online store! Check if the site is reliable before shopping.
- Do not browse web sites referenced from links in spam e-mail messages. You might be redirected to fake web sites whose purpose is to steal financial information or to install malicious programs in your computer.
- Use anti-phishing toolbars in your browser to help you identify fake web pages. They might help you to find out, for example, that a Brazilian bank web site is hosted in another country. Some options are Netcraft Anti-Phishing Toolbar, Microsoft Phishing Filter, etc.
- Research the company in sites similar to this: Ripoff Report (<http://www.ripoffreport.com>). A quick search can reveal issues like delays in delivery, problems with returns and refunds, dead on arrival products, etc.
- Confirm whether the company really exists, i.e. do a query on registration site where you have the possibility to verify if the company is legitimate. If you cannot do it by the registration number, be suspicious.
- Check the company in the web search engines. For example, check what shows up when you type the company name in Google's prompt. You might find good or bad reviews of the company.
- Ask the opinion of other people in your social networks or even personally. It is always more reliable to shop in online stores where other people have already successfully shopped before.
- Buy only from known companies with market reputation. Browse sites such as Shopping Online (<http://www.shopping.com>) to find out reliable web sites – this site has a very strict affiliation process with approval reviews, accredited company seals as well as customer reviews.



## WHAT ARE THE ONLINE SHOPPING ADVANTAGES?

- **Convenience.** No lines or crowds, the service is available on 24x7 and you can buy without leaving home.
- **Price comparison.** The Internet is the limit. You can research prices online in several web sites or use dedicated price-comparison online services, leading you to the best deal.
- **Discounts.** Usually, online stores offer more promotional products than regular stores. Not to mention group discount sites, which advertise savings up to 90% off.
- **Methods of payment.** Online stores usually offer more payment options than regular stores.
- **Customization.** Hassle-free shopping – in the Internet you search and you choose without pressure.

### Watch out!

**Riskiest items.** Be especially careful when buying popular items such as MP3 players, digital cameras, smart phones, LCD TVs, notebooks, tablets and GPS. The most desired products are the ones with more exploitation risk. Be suspicious if you see too many hard-to-find items in a single web site.





# WHILE SHOPPING

- Prefer to shop online from your own personal computer because you have more control over what has been browsed through it. Take extra care if you use public computers from LAN houses, work or even friends' computers.
- Check if the web site offers secure communication between your computer and the server. The technical word for this secure protocol is SSL or TLS (Secure Socket Layer / Transport Layer Security). This can be seen in your browser by checking the address in the format `https://www.example.com` (instead of `http://...`) and the small image of a lock in your browser's UI. The Mozilla Firefox browser also changes the background color of the address bar (URL) to yellow.
- Using a credit card to shop online is as safe as using it in a restaurant. Both purchases in the "real world" and online are equally subject to frauds or data handling problems. If you prefer, use a service like Paypal. This method of payment is considered a very secure service and you do not need to provide your personal data or credit card data directly to the web store.
- If you still feel insecure, choose to pay via bank draft or by mail order. Avoid informing your bank account and SSN – use non-identified money transfer methods.

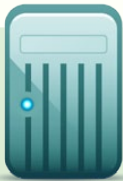
## Watch out!

A lock icon in the browser is no security warranty! There are several attacks which allow the attacker's computer to stay between your computer and the web store site. The secure connection will be established but it will be between your computer and the malicious computer, which in turn establishes a connection with the web store site. All your computer sends to the web store can be read in the intermediate computer. Watch carefully the alerts related to digital certificates that your browser shows.



## ESSENTIAL TIPS FOR SHOPPING ON DISCOUNT GROUP SITES

- Ask your friends if they have already bought something through that web site. Always, it will be better if you have references from someone you know.
- Search web site reviews in social networks. Check what other people are talking about the site, if there is more praise or complaints.
- Check the geographical coverage of the web site services. Sites with good infrastructure offer services across many cities.
- Check if you know the advertised brands. Well known brand names use to increase customer's confidence.
- Check how many deal-of-the-day have been sold by the store - if this information is available. Will a small company be able to serve the demand? Pay attention to this point.
- Check the box "How to know if an online store is reliable?" with other tips on how to shop at discount groups stores.



## SECURITY TIPS FOR SHOPPING AT INTERNATIONAL WEB SITES

- Check if the seller or web store is able to deliver products in your country.
- Check the seller's reputation.
- Search what has been said about the store on the Internet.
- It is always better to buy from a seller or store recommended by someone who has already been serviced successfully.
- Some products can be taxed and held up in customs. Check the international shipping fees before buying, the store delivery policy and search for references.





# AFTER SHOPPING



## Watch out!

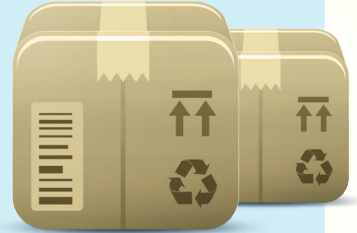
**Always review your credit card statements.** Follow up carefully your credit card statements. Ideally review the transactions as soon as the statement arrives. If you identify any irregular purchase, inform your credit card company. Serious companies usually support an investigation process and reimburse the losses when a fraud was proved. Most part of companies offer a partial card statement with up to date transaction entries. Check if the company also offers an SMS notification service for each transaction. This does not stop frauds from occurring but allows you to respond as quick as possible.

- After buying online, log off of the web site. The rationale is analogous to what you do on the ATM. When you withdraw the money from the bank, don't you lock the account before leaving the ATM? Yes, because you block access to your data instead of making them available unnecessarily. Log off follows exactly the same logic.
- Always keep your electronic receipts because you will need them later if you have problems. You might save them in your computer or archive them in your e-mail.
- **Mistakes or delays may happen even with the best and most reliable online companies - for several reasons. Here is what you can do if this happens to you:**



## WHAT TO DO IF YOU DO NOT RECEIVE THE PRODUCT BY THE FORECASTED DATE?

- Contact the store to request the delivery and wait for a response.
- Feel comfortable to write about the issue in your social networks since most companies monitor their brand names in the Internet and eventually will contact you to solve any reported problem. No company wants to have a bad image spread on the Internet.
- If none of these actions work, search for a consumer protection agency and make your complaint.



## SHOPPING AT AUCTION SITES

- Read previous customers reviews regarding to the seller. Although it is known this type of indicator can be easily manipulated, reputation is still considered a good way to evaluate the seller.
- Find out how the seller qualification process in the auction site works. You can know more about the reputation of the seller based on previous purchases made by other customers.
- Carefully read the description of the products, the purchase and product delivery policies
- Ask about the product. This type of resource is usually available to any person who checks the product details, being useful to identify the features which do not match the product description or even to know unsatisfied customers.
- If you feel you have been injured by a seller, inform as soon as possible the administration and possible future buyers (through the qualification process).

## Is it safe to shop in the Internet after all?

Online shopping is comfortable,  
practical and fast. By following  
our tips, you will also be able to  
shop securely!



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