



IF IT LOOKS TOO GOOD TO BE TRUE...

The old-fashioned shopper's rule of thumb "buyer beware" still applies in the digital marketplace. If you're being offered a top-of-the-line item for an unbelievably rock-bottom price, it may really be too good to be true. Do additional research about the vendor before buying. At the very least, check for a phone number and street or mailing address so that if there are any problems with your order, you have someone to contact.

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MAKING DIGITAL MARKETPLACES FAIRER



TAKE MEASURES TO PROTECT YOURSELF IN THE DIGITAL MARKETPLACE



USE A GOOD ANTI-MALWARE PROGRAM

Many people ignore the advice to install anti-malware software. It is critical that online shoppers secure their PC from viruses and other attacks.



USE STRONG PASSWORDS

Passwords can be the best security defences we have, but if they're not created properly, a hacker can easily guess them.



SHARE PAYMENT INFORMATION ONLY WITH REPUTABLE VENDORS

Be careful about who you're giving your payment details to. If you're not entirely sure whether the retailer you're visiting is reliable, do some research or use a third-party payment processor such as PayPal or Google Checkout.

Billing / Payment details

Pay with:
☒ Credit card ☐ PayPal account

Credit card number

Expiry (month/year) CVV

Country

Postal Code

MAKE SURE THE ORDER CHECKOUT AREA IS ENCRYPTED

Before you purchase anything from a website, verify that the vendor has encrypted its payment form. Many sites use SSL (secure sockets layer) technology to encrypt information flowing between your computer and the store's server; this is typically indicated with a padlock icon and a web site address that begins with "https:" instead of "http:".



PRINT OR SAVE A COPY OF YOUR ORDERS

It's always a good idea to keep documentation of your online purchases. Most retailers will send you an email or refer you to a web page with a confirmation of your purchase; this page should include a purchase receipt and a confirmation number. Print or save the confirmation and keep it until you receive your product.

CHECK YOUR STATEMENTS OFTEN

To ensure that no unknown or fraudulent charges have been posted to your accounts, check your statements every month. If you see a charge that looks out of the ordinary, report it to your bank immediately.

Credit Card Statement

SAMPLE CREDIT CARD STATEMENT				
State check payable to:			Due Date	Minimum Due
My Credit Card			10/15/12	\$11.98
P.O. Box 1000			New Balance	Amount Overdue
			\$1375.00	
Return top portion with payment				
Invoice Number	Paying Date	Description of Transaction	Balance	Current Payment
001234	08/08	ABC Super Market	100.00	
001235	08/10	XYZ Online Store	50.00	
001236	08/15	DEF Gas Station	25.00	
001237	08/20	GHI Restaurant	75.00	
001238	08/25	JKL Dry Cleaning	15.00	
001239	08/30	MNO Pharmacy	30.00	
001240	09/01	PQRS Bank of America	100.00	
001241	09/05	RSTV Credit Union	50.00	
001242	09/10	UVWX Home Depot	150.00	
001243	09/15	YZAB Car Wash	20.00	
001244	09/20	CD EF Groceries	40.00	
001245	09/25	FG HI Electronics	80.00	
001246	09/30	IJKL Furniture	200.00	
001247	10/01	MNOP Pet Supplies	30.00	
001248	10/05	QRST Travel Agency	120.00	
001249	10/10	UVWX Book Store	10.00	
001250	10/15	YZAB Music Store	60.00	
001251	10/20	CD EF Toy Store	40.00	
001252	10/25	FG HI Garden Center	90.00	
001253	10/30	IJKL Hardware	110.00	
001254	11/01	MNOP Book Store	20.00	
001255	11/05	QRST Music Store	70.00	
001256	11/10	UVWX Toy Store	50.00	
001257	11/15	YZAB Garden Center	80.00	
001258	11/20	CD EF Hardware	100.00	
001259	11/25	FG HI Book Store	30.00	
001260	11/30	IJKL Music Store	60.00	
001261	12/01	MNOP Toy Store	40.00	
001262	12/05	QRST Garden Center	90.00	
001263	12/10	UVWX Hardware	110.00	
001264	12/15	YZAB Book Store	20.00	
001265	12/20	CD EF Music Store	70.00	
001266	12/25	FG HI Toy Store	50.00	
001267	12/30	IJKL Garden Center	80.00	
001268	01/01	MNOP Hardware	100.00	
001269	01/05	YZAB Book Store	30.00	
001270	01/10	CD EF Music Store	60.00	
001271	01/15	FG HI Toy Store	40.00	
001272	01/20	IJKL Garden Center	90.00	
001273	01/25	MNOP Hardware	110.00	
001274	01/30	YZAB Book Store	20.00	
001275	02/01	CD EF Music Store	70.00	
001276	02/05	FG HI Toy Store	50.00	
001277	02/10	IJKL Garden Center	80.00	
001278	02/15	MNOP Hardware	100.00	
001279	02/20	YZAB Book Store	30.00	
001280	02/25	CD EF Music Store	60.00	
001281	02/28	FG HI Toy Store	40.00	
001282	03/01	IJKL Garden Center	90.00	
001283	03/05	MNOP Hardware	110.00	
001284	03/10	YZAB Book Store	20.00	
001285	03/15	CD EF Music Store	70.00	
001286	03/20	FG HI Toy Store	50.00	
001287	03/25	IJKL Garden Center	80.00	
001288	03/30	MNOP Hardware	100.00	
001289	04/01	YZAB Book Store	30.00	
001290	04/05	CD EF Music Store	60.00	
001291	04/10	FG HI Toy Store	40.00	
001292	04/15	IJKL Garden Center	90.00	
001293	04/20	MNOP Hardware	110.00	
001294	04/25	YZAB Book Store	20.00	
001295	04/30	CD EF Music Store	70.00	
001296	05/01	FG HI Toy Store	50.00	
001297	05/05	IJKL Garden Center	80.00	
001298	05/10	MNOP Hardware	100.00	
001299	05/15	YZAB Book Store	30.00	
001300	05/20	CD EF Music Store	60.00	