

Helpful Tips to Avoid Becoming a Victim of Internet Fraud

The Internet is a fantastic tool for finding data or making purchases of almost anything! Unfortunately, there are some dangers with sending and receiving information over the Internet. You can avoid being victimized by Internet fraud by simply making yourself aware of the dangers and by following good safety rules. The following tips will help you feel more secure when doing business over the Internet.

The most important rule of thumb to remember when providing personal information or downloading data from the Internet is ... Only Do Business With Companies You Know and Trust!

- Check with a consumer protection agency, such as the Better Business Bureau, for information on the company. Although helpful, this is not a guarantee that the company is legitimate. Complaint records with these agencies can be added and removed quickly.
- When providing personal information, be sure you know and trust the company receiving the information. Don't provide your social security number, credit card number, or any other personal information unless you know the company is legitimate and the information you are providing is necessary to complete the transaction.
- Consider using your credit card. It is often preferable to pay with your credit card rather than by check, cash or money order. If there is a problem with a purchase made on your credit card, you have the right to notify your card issuer that the charge is in dispute. Disputed charges do not have to be paid while being investigated. It is easier to resolve a problem if the payment has not been made.
- Know your legal rights. Although most people are honest, your legal rights against a private seller may not be the same as with a business. This may make it difficult to pursue a complaint for merchandise that is misrepresented, defective or never delivered.
- Don't allow yourself to be pressured into a purchase. Although some time limits are legitimate for special offers, high-pressure sales tactics can be a sign of fraud.
- People in cyberspace are not always what they seem. Be careful with friendly tips about moneymaking schemes or great bargains you read about in a chat room or bulletin board. The person sharing these may be working on a moneymaking scheme of their own!
- Don't be fooled by a flashy web site. Anyone can create a flashy web site. Web sites are not necessarily screened and approved. Just because a web site makes a company look good does not mean that the company is legitimate.
- Unsolicited e-mail violates computer etiquette and is often used by con artists. Unsolicited e-mail, also known as "spamming," violates most Internet service agreements. Report "spamming" to your Internet service provider.
- Understand the terms of your purchase. Just as with telephone and mail orders, orders by computer require that goods or services be delivered by the stated time. If no time is stated, delivery must take place within 30 days of purchase. Be sure to print out the terms of your purchase so you have the necessary documentation.