Shopping Online

How safe is it to shop online?
Today, the Internet is actually the safest way to do business with your credit card. It is actually safer to use your credit card on our site where SSL and encryption protect your information than in more traditional ways of shopping, such as in retail stores or restaurants, where your credit card number can often be found printed on receipts.

What is SSL and how does it protect my privacy?
We use Secure Socket Layer (SSL) technology for mutual authentication, data encryption and data integrity, all to ensure secure transactions for our customers. SSL is the industry standard security protocol to encode sensitive information, such as your credit card number. SSL creates a shared digital key, that only lets the sender and the receiver of the transmission scramble or unscramble information. To everyone else, even the servers relaying the message, the SSL transmission is virtually indecipherable. Some sites even support the strongest degree of encryption available to websites today: 1,024 digits long.

Always use your credit card
This is important for two reasons. First, when you use a credit card for any purchase, you can dispute the charges if you have trouble with the company later. Second, if someone were to steal your credit card number, your liability is generally limited to $50. Many people are surprised to hear that shopping at a reputable online store with a credit card is statistically safer than using your card in the real world. Why? Fraud always involves another person gaining access to your credit card number. Online, this information passes from your computer directly to a bank, which authorizes the purchase. No salesperson or waiter has access to the number, and there are no discarded papers printed with your credit card information.

Check the return policies
Read the return policy before you purchase anything. You may want to print a copy. Sites can change or even disappear overnight, so it is always a good idea to have a record.

Shop at secure sites
Secure server technology has made Internet commerce very safe. Secure servers protect your credit card numbers (and other private information) from being intercepted by a thief. In addition, the information is encrypted (scrambled). Even if someone stole the information, they would not be able to read it.
How can you tell if a particular store is using a secure server? Just before you give sensitive information like your credit card number, check the bottom right-hand corner of your browser. You should see a locked padlock there. (You can also take a look at the Web site address. If it starts with https:// instead of http:// it is a secure site – the “s” stands for secure.)

Know whom you’re dealing with:
In the beginning, it’s not a bad idea to start with companies you already know and trust. If you are not sure of a company’s reputation, ask around. Jot down the store’s e-mail address, phone number, and physical address (if there is one), in case you have a problem later. At some point, you may want to buy merchandise from an individual through an auction or a classified ad. Remember, just as in the offline world, your legal rights may be different with a private seller than with a business.

If You Are Still Unsure
Most online merchants understand that people may be more comfortable sending credit card numbers over the phone, fax, or postal mail. Stores will often give you several options to pay for merchandise. Use the method you are most comfortable with. Online shopping cannot be surpassed in terms of convenience, variety, and price, and there is no reason to miss out!