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Five Tips to Take the Worry Out of Online Shopping



1. Look for the “secure site” indicators
2. Protect your privacy & identity
3. Be on the lookout for scams
4. Use a safe method of payment
5. Get the details, keep the records

With advancements in technology, shoppers are no longer required to leave the comfort of their homes to shop for goods and services. With falling costs of internet connectivity and the abundance of online retail outlets, the need to shop at brick and mortar stores is diminishing.

Online shopping is becoming a more frequent aspect of consumers’ everyday activities. In today’s connected world, there are certain risks that go hand in hand with entering personal information such as Credit Card numbers, names and addresses online. Online fraud is prevalent and fortunately most online retailers already use a number of tools to predict and prevent this type of activity. However, it is highly recommended that you personally ensure that the purchases you make online are secure and the retailers you are buying from are legitimate.

The U.S. Census Bureau of the Department of Commerce announced in May 2008 that U.S. retail E-commerce sales for 2006 reached \$107 billion, up from \$ 87 billion in 2005 - an increase of 22 percent. In 2006 e-commerce sales were 2.7 percent of total retail sales for the U.S. E-commerce sales are predicted to more than double by 2011. (source: Forrester Research)

GlobalSign (<http://www.globalsign.com>), a specialist in Internet security, has provided the following top five tips, that will not only help to ensure a safer online shopping experience, but also offers the consumer some helpful hints when it comes to online purchasing:

LEARN MORE ABOUT THE FIVE ‘BE SAFE’ TIPS...

<http://www.globalsign.com>

1. Look for the “secure site” indicators

Shoppers should always look for the yellow padlock in browsers that will indicate if a website is using Secure Socket Layer (SSL) – an encryption technology ensuring that the data sent to the retailer (such as financial, personal and user account information) is encrypted & secure. It is also good practice to ensure that web address on the pages you enter sensitive information on begin with “https:” (s for secure) instead of “http:”

Fortunately for online shoppers, there have been major advancements to the current SSL technology. Browser vendors like Microsoft and Mozilla have introduced the new “Green Address Bar” in the internet browsers address bar which gives shoppers enhanced confidence with a clear visual indication of whether a web site operator has been verified through a more rigorous level of company background and identity checks by changing the color of the address bar to green and displaying company details clearly (see graphic to the right).

2. Protect your privacy & identity

Your privacy is important; protect it at all times to minimize the possibility of identity theft. For retailers requiring a username and password account to be set up during the buying process, try and use different usernames password combinations from the ones you use for your banking, web mail and other accounts. The best passwords should not include information like addresses, birth dates, phone numbers or recognizable words. To be completely secure it is also not recommended that you write down your passwords or store them on or near your computer.

Personally identifiable information: If the retailer asks for personal information during your purchase or “checkout” make sure you know what they’ll do with the information by reviewing their privacy policy which should always be presented on their web site. Rarely information such as bank account details, date of birth, social security number etc, should be required. If the online retailer asks for such personal information you should question if this information is really necessary or if it is related to your purchase. These details should not be required for simple online purchases.



3. Be on the lookout for scams

Be vigilant about trusting unbelievable offers by email – regardless of whether you know the retailer “offering” them. Phishers (fraudsters masquerading as known companies) send millions of emails daily and place thousands of online ads offering the best “cannot miss” deals. If you receive an email or see an online advertisement be sure to check the URL in the browser address bar when you visit the site and make sure it is the real URL of the company it claims to be.

Be extra cautious of IP addresses (addresses like http://245.123.123.1/special-offer). If you’re still uncertain, call the company to confirm the offer by searching for their contact details in your favorite search engine not on the website offering the promotion. Except for your password, name, mailing address and credit card number you should never be required to submit any other information to place an order online.

With more and more reliance being placed on online retail sites providing all the necessary security requirements, many online buyers can become relaxed and vulnerable. Online criminals are becoming more sophisticated when it comes to phishing, tampering, forgery and ID fraud and a lack in caution when it comes to the security of personal data can ruin your online shopping experience. Ensure that you follow the above steps to help prevent you from making yourself a victim of online fraud.

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4. Use a safe method of payment

Most credit cards have protection on them so use a credit card wherever possible to pay for your purchase. Using debit cards and other methods of direct payments use your money, but credit cards use the credit card issuer's money. This means there's a much higher chance the credit card issuer will protect you up should there be any issues. If you have an unauthorized charge on your credit card, under U.S. federal law your liability is limited to \$50. Many credit card companies will, under certain circumstances, even pay the entire amount for you. If the merchant does not accept credit cards, look for other methods of safe payment such as PayPal.

Secure Site Indicators Continued...



Please verify the following.

1. There are no warning messages in the details above
2. That the SSL "Validity status" is "Valid"
3. That the address of this profile page starts with <https://seal.globalsign.com/>

When confirmed you can submit sensitive data such as credit card details and personal information with the assurance that	
 All transactions are secure, private, and tamper-proof	For addresses beginning with HTTPS, all information sent to this site is encrypted, protecting it from interception by unintended recipients.
 Domain Control Verification.	The domain controller has approved use of SSL Certificate based encryption on this domain.
 Legal Existence and Identity Verification.	GlobalSign has verified the identity and legal existence of GlobalSign Inc.
 Place of Business Verification.	GlobalSign has verified the organization's physical existence and business presence from where it conducts its business operations.

*GlobalSign verifies the above, but does not verify the website contents.

5. Get the details, keep the records

Make sure you know the merchant's full address, especially if it's outside of your own country. During "checkout" double check the price, quantity, delivery costs and refund terms. When purchasing from overseas merchants, double check any additional costs when delivering to the US or UK. There is always the risk of buying items that are never delivered after you have already made a payment. To avoid this experience follow these simple steps:

- Keep all records of your purchase safe in a separate email folder so that they are easy to locate in the event of a non-delivery
- Print out a copy of all transactions and keep them safe until the purchase has been delivered in case any emails are accidentally deleted. If there is no date on the printout be sure to add it in writing
- At the time of purchase, make a note of a contact number or email for the merchant, just in case the products do not arrive
- To doubly ensure that the item purchased will arrive, insist on a tracked delivery

BONUS TIP:

According to the Better Business Bureau Online, it is best, to preserve your legal rights, to inspect your purchase carefully as soon as you receive it. Contact the seller as soon as possible if you discover a problem with it. Tell the seller in writing about any problem that you are concerned with. Ask for a repair or refund and keep a copy of your correspondence.

For more information about what SSL Certificates are and how they can help protect consumers online by verifying information about companies or organizations conducting transactions over the internet please visit <http://www.globalsign.com/ssl-information/what-is-ssl.htm>

For more information about staying safe while conducting transactions online please refer to www.bbbonline.org

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GlobalSign Online Shopping Tips v2.0