

online safety tips



TIPS FOR SAFE ONLINE SHOPPING



Whether you're shopping online at Arc-Zone.com® or elsewhere, keep in mind the following tips:

Don't give anyone your financial information unless you initiate the contact and are confident you are dealing with a trustworthy company...

Reliable companies like Arc-Zone.com® advertise their physical business address and phone number. While the use of a P.O. Box does not necessarily indicate a fraudulent merchant, beware of the company that doesn't provide a physical address as well. Call the phone number and ask questions to determine if the business is legitimate.

Does the company have a registered trademark name? Established, credible companies go to the expense of registering and protecting their trademark. When you see "®" you can feel comfortable that the company has made a significant investment and is building a brand name.

Does the store have published policies? Again, credible companies are up front about their business practices.

Conduct online business over encrypted pages only.

To Tell If You Are On A Secure Web Site:

You should see "https://" where the web site address is displayed in the top of your browser. The "s" indicates that web site is secure. Also, look for a closed padlock displayed at the bottom of your screen, or an unbroken key.

At Arc-Zone.com, you will see the "s" when you move to the checkout page.

Read the Company's Privacy and Security Policies

Every reputable e-commerce company offers information about how it processes your order. It is usually listed in a section entitled Privacy Policy or Privacy Notice.

Credit Cards, Debit Cards, Cash, or Checks?

The safest way to shop on the Internet is with a credit card. In the event something goes wrong, you are protected under the federal Fair Credit Billing Act. You have the right to dispute charges on your credit card, and you can withhold payments during a creditor investigation.

Make sure your credit card is a true credit card and not a debit card, a check card, or an ATM card. A debit card exposes your bank account to thieves and is not protected by federal law to the extent that a credit card is.

Virtual Credit Cards are offered by many banks and allow credit card holders to generate an account number, expiration date and even a limit. That card number, while tied to your credit card account, is good for a one-time purchase at an online retailer of your choice.



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Arc-Zone.com also accepts PayPal. This allows you to either pay by credit card, or direct from your bank account. PayPal, an industry leader in online financial transactions, has extensive security protections in place, and a Personal Account is free.

Never Give Out Your Social Security Number

Providing your Social Security number is not a requirement for placing an order at an e-commerce web site, and reliable companies will never ask you for it.

Disclose Minimal Personal Facts When You Order

When placing an order, there is certain information that you need to provide to web merchants; such as your name and address for shipping, and a phone number so the merchants can contact you if there is a problem with your order. If a company requires information you are not comfortable sharing, leave the site and find a different merchant.

Keep Your Password Private

Some e-commerce web sites require shoppers to log-in with a username and password before placing or viewing an order. Never reveal your password to anyone. When selecting a password, do not use information, such as your birth-date, mother's maiden name, or numbers from your driver's license or Social Security number. Do not reuse the same password for other sites. The best password has at least eight characters and includes numbers and letters.

Check the Web Site Address

Make sure that the website address displayed in the top of your browser is the address for the correct company. Cyber-thieves create web sites that look convincingly like the web sites of well-known online merchants to capture credit card information.

Print Copies of Your Orders

After placing an order online, you should receive a confirmation page that reviews your entire order. It should include the costs of the order, your customer information, product information, and a confirmation number.

At Arc-Zone.com you will also receive a confirmation email. Be sure to save or even print these messages for your records.

Shop with Companies Located in the United States

When you shop within the U.S., you are protected by state and federal consumer laws. You might not get the same protection if you place an order with a company located in another country.

Know the Company's Shipping Policy

Under the law, a company must ship your order within the time stated in its ad. If no time frame is stated, the merchant must ship the product in 30 days or give you an "Option Notice," so that you can cancel the order and receive a prompt refund, or agree to the delay. Understand if any delivery restrictions apply, what shipping options are available, what the shipping and handling fees are and who pays them.

At Arc-Zone.com, orders of in-stock items received by 12 noon PST are often shipped same day, and within just 3-5 days for custom built products. Our preferred shipping vendor is UPS. We can also ship via US Postal Service, Fedex, or DHL and can bill to your account if you prefer.



Arc-Zone.com, Inc.

Know Your Merchant's Cancellation, Return and Customer Service Policies

Check the web site for cancellation and return policies. Who pays for shipping? Is there a time limit or other restrictions to the return or cancellation? Is there a restocking charge if you need to cancel or return the order? Do you get a store credit, or will the company fully refund the charges to your credit card? If the merchant only offers store credit, find out the time restriction for using the credit.

Does the merchant post a phone number and/or e-mail address for complaints? How long has the company been in business? Will they still be around when you need them? Is there a warranty on the product, and who honors that guarantee? What are the limits, and under what circumstances can you exercise your warranty rights?

Arc-Zone.com offers a 30-day money-back guarantee. If our products don't meet your expectations, contact us for a No-Hassle Return. In addition, many of the items we sell carry a manufacturers warranty.

The Arc-Zone.com website includes contact information on the foot of each page. We have been in business since 1998, and offer a toll free number, 800-944-2243 for US customers; international customers may call 760-931-1500.

What To Do If...

If you are the victim of fraud:

- Place a fraud alert on your credit reports and review your credit reports.
- Close any accounts that have been tampered with or opened fraudulently.
- File a report with your local police or the police in the community where the identity theft took place.
- File a complaint with the FTC.

Resources

Federal Trade Commission Identity Theft Info

www.consumer.gov/idtheft/

Identity Theft Resource Center

www.idtheftcenter.org

Privacy Rights Clearinghouse

www.privacyrights.org

Credit Bureaus

Equifax

www.equifax.com

To order a report, call: **800-685-1111**

To report fraud, call: **800-525-6285/**

TDD **800-255-0056**

and write:

P.O. Box 740241, Atlanta, GA 30374-0241

Experian

www.experian.com

To order a report, call: **888-397-3742**

To report fraud, call: **888-397-3742/**

TDD **800-972-0322**

and write:

P.O. Box 9532, Allen TX 75013

Transunion

www.transunion.com

To order a report, call: **800-888-4213**

To report fraud, call: **800-680-7289/**

TDD **877-553-7803**; fax: **714-447-6034**

and write:

Fraud Victim Assistance Department
P.O. Box 6790, Fullerton, CA 92634-6790



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