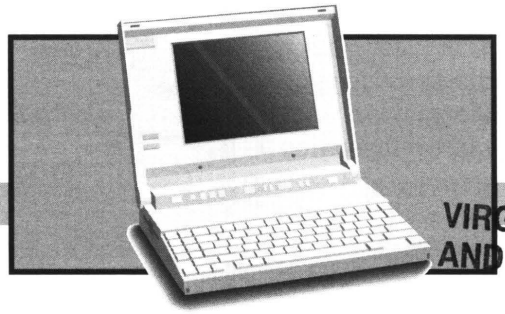
LD
5655
A762
no.354-
186
c.2

Virginia Cooperative Extension

2002



Consumer Concerns

PUBLICATION 354-186

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY LIBRARIES

VPI & SU LIBRARY
a10025487 72/b

# Site Seeing on the Internet: A Consumer's Guide to Travel in Cyberspace

*Melissa W. Chase**

## The Savvy Traveler

Millions of people are traveling the Internet (a.k.a. Cyberspace and World Wide Web) every day. As going online gets easier and more affordable, even more will venture into Cyberspace.

Because Cyberspace is an image on a computer screen, it is called a "virtual" world. But travel anywhere has often tangible risks and rewards. No matter where you go, common sense and knowledge are the best travel companions.

Virginia Cooperative Extension, (http://www.ext.vt.edu), the Federal Trade Commission, (http://www/ftc.gov), and Virginia's Attorney General (http://www.oag.state.va.us) offer this guide to help prepare for this voyage and avoid fraud and deception en route. Share this information with family members and especially with children, so that they will also be savvy travelers when they visit Cyberspace. Refer to the glossary at the end of the publication to define basic World Wide Web terminology.

## Getting the Most From Your Travel

There are so many "sites" to see that you may wish you had a tour guide. Chances are your Internet service provider (ISP) offers a lot of information on its web site — from news to shopping to games—including links to other web sites. If you know where you want to go, you can simply type in the URL and go there. You can use a search engine to look among web sites on a particular topic.

## Travel Tip:

A little planning goes a long way on the Internet. Try to identify the sites you want to visit or determine the subject areas you're interested in learning more about. It will help you save time, and if you pay for your online service by the hour, it will keep your charges under control.

You might visit a famous museum, catch the latest news, enter a chat room to discuss a topic that interests you, learn about parenting, search for a travel bargain, purchase a book or CD, or start a part-time business. You can even e-mail a letter to a far away family member.

Books, articles, friends, and co-workers can steer you to many interesting web sites. Once you're on the road, your own curiosity and interests will lead you to even more sites.

## Information — The Currency of Cyberspace

When you enter Cyberspace, you have arrived in a global marketplace stocked with products and services. But the Internet's major currency is information and you seek it from others and others seek it from you. Marketers want to know as much about you and your buying habits as you are willing to provide. Since some information may be quite personal, you will want to know how it is gathered, used, and occasionally abused. Just as you might carry cash in a secret pouch when you go abroad, you may want to protect certain information when you go online.

## Travel Tip

When you enter a web site, look for a privacy policy that answers your questions about accuracy, access, security, and control of personal information, as well as how information will be used, and whether it will be provided to third parties.

Information is gathered on the Internet both directly and indirectly. When you enter a chat room discussion,

*Project Associate, Near Environments, Virginia Tech

Virginia Tech
VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Virginia Cooperative Extension programs and employment are open to all, regardless of race, color, religion, sex, age, veteran status, national origin, disability, or political affiliation. An equal opportunity/affirmative action employer. Issued in furtherance of Cooperative Extension work, Virginia Polytechnic Institute and State University, Virginia State University, and the U.S. Department of Agriculture cooperating. J. David Barrett, Director, Virginia Cooperative Extension, Virginia Tech, Blacksburg; Lorenza W. Lyons, Administrator, 1890 Extension Program, Virginia State, Petersburg.
VT/013/0402/500M/222903/354186

VIRGINIA STATE UNIVERSITY

leave a message on a bulletin board, register with a commercial site, enter a contest, or order a product, you directly and knowingly send information into Cyberspace. Often, a web site may require information from you as the "toll" you pay for entering.

Data is also gathered indirectly and without your knowledge. For example, in your Web travels, your movements can be tracked by a file called a "cookie" which can be left on your computer's hard drive on your first visit to a web site. When you revisit the site, it will open the cookie file and access the stored information so it will know how to greet you. You may even be welcomed by name. If you linger over a product or a subject that interests you, it will be noted. And soon, you may see ads on the site that look as if they've been custom tailored for you. As web sites gather information directly and indirectly, they can collect a complete data picture of you and your family. This kind of information is valuable to marketers because it helps them target their sales efforts.

According to the National Consumers League, cookies can be deleted from the hard drive by looking for the file "cookies.txt" or go to the folder labeled windows/cookies.

## Maintaining Privacy When You Travel

It's difficult to maintain your anonymity once you've ventured into Cyberspace. Expect to receive unsolicited advertising e-mail, even personalized ads that seem to know you. This so-called junk e-mail can be a nuisance, even a scam. If it looks questionable, simply delete it. Check with your online service for ways to limit unsolicited e-mail.

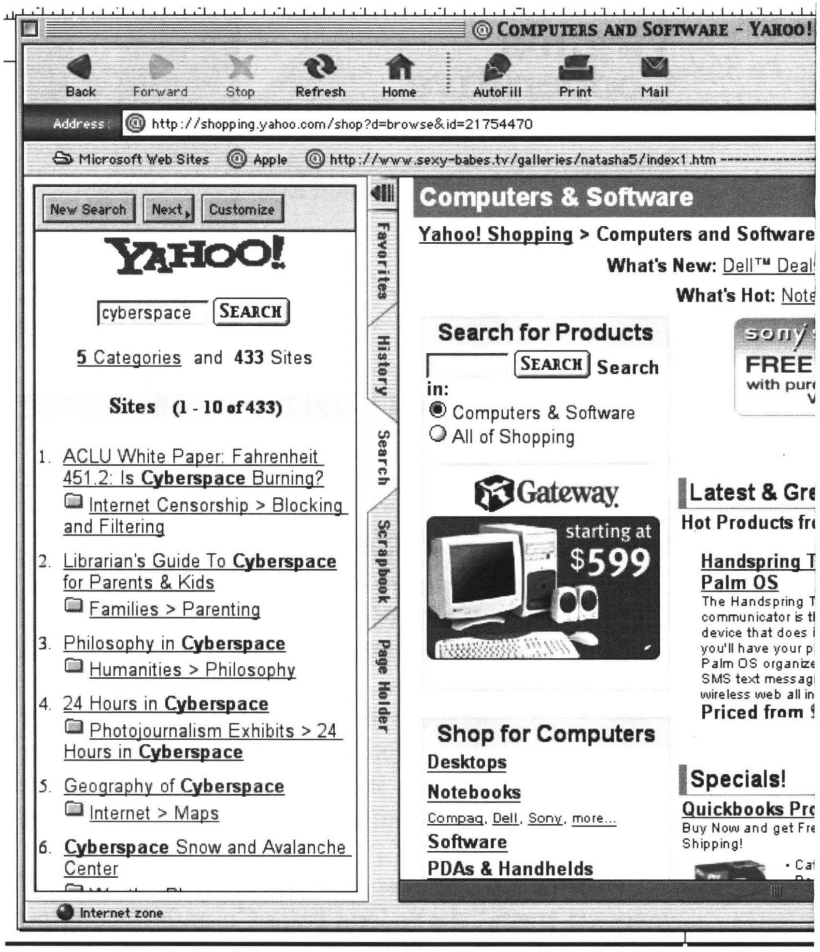
## Travel Tip:

Know who you're "talking" to. Don't give out personal information to strangers.

As anywhere, Cyberspace has its share of "snoopers" and con artists. Guard your password. It's the key to your account. People who work for your service provider should never request your password. If they do, refuse the request and report the incident to your service provider immediately.

When shopping online, be very careful about revealing your Social Security or credit card number and shipping&'ddress. Many web sites scramble or encrypt information like that to ensure the safety of your personal data. Look at the privacy policy for information about how the web sites you visit scramble or encrypt your personal data. This technology is improving rapidly, but still is not foolproof.

Concerns about loss of privacy are not new. But the computer's ability to gather and sort vast amounts of data — and the Internet's ability to distribute it globally —magnify those concerns.



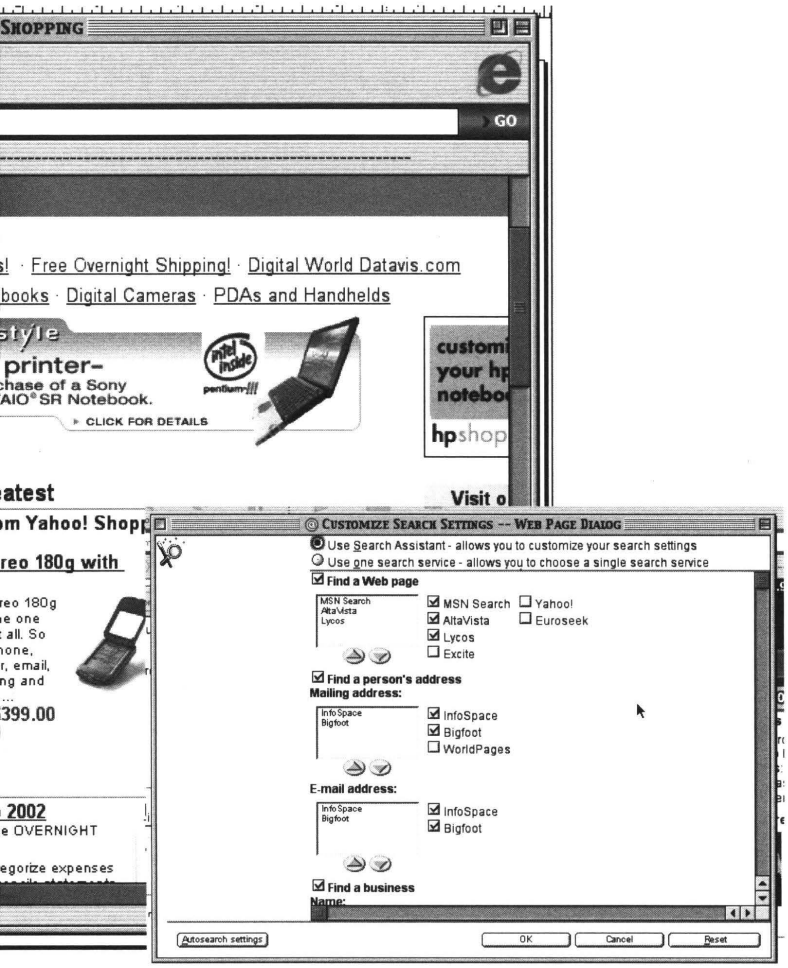

To a large extent, privacy is up to you when you enter a web site. Look for a privacy statement. Sites that are most sensitive to your privacy concerns not only have privacy policies, but also display them clearly and conspicuously, offer you a choice to share your personal information or restrict its use, and explain how your information will be used.

In addition, the Direct Marketing Association (http://www.e-mps.org) has a new email preference service that you can use to have your email address removed from lists.

## Cyber Travel Insurance

Experienced cyber travelers carry a little "travel insurance" when they enter Cyberspace. Here are some tips from the experts:

- Don't give out your account password to anyone, even someone claiming to be from your online service. Your account can be hijacked, and you can find unexpected charges on your bill.
- People aren't always who they seem to be in Cyberspace. Be careful about giving out your credit card number. The same applies to your Social Security number, phone number and home address.
- Be aware that when you enter a chat room, others can know you are there and can even e-mail you once you start chatting. To remain anonymous, you may want to use a nickname for yourscreen name.




However, do not create a password, nickname or screen name that is similar to your real name, real nickname or anything else that would be easy for someone else to figure out. Instead, use a screen name that is easy for you to remember but hard for others to figure out.

- E-mail is relatively private — but not completely. Don't put anything into an electronic message that you would not want to see posted on a neighborhood bulletin board.
- Check your online service for ways to reduce unsolicited commercial e-mail. Learn to recognize junk e-mail, and delete it. Don't even read it first. Never download an e-mail attachment from an unknown source. Opening a file could expose your system to a virus.
- You can be defrauded online. If an offer sounds too good to be true, it probably is and should be avoided.
- Credit rights and other consumer protection laws apply to Internet transactions. If you have a problem, tell a law enforcement agency.
- Teach your children to check with you before giving out personal—or family—information and to look for privacy policies when they enter a web site that asks for information about them. Many kids' sites now insist on a parent's approval before they gather information from a child. Still, some openly admit they will use the information any way they please.

## Traveling With Children

Taking the kids on a trip into Cyberspace can be a rewarding experience for everyone. Before embarking, you should know that web sites collect a significant amount of personal information from children, such as the child's name, postal and e-mail address, and favorite activities and products. This information can be collected by asking children to register with the site, join a kids' club, enter a contest, or complete a questionnaire online.

The personal information collected is used to create customer lists. In some cases, these are sold to list brokers, who, in turn, rent the lists to other advertisers. (Often, this practice is not revealed. Look at a web site's privacy policy for an explanation of how the site handles your personal information.) Sometimes this information is posted on the web site in "guest books," members' profiles, chat rooms or on home pages hosted by a web site. Posting such information may enable others to contact your child, possibly without your knowledge. It's unlikely that you'd let personal information about your child be posted on a neighborhood bulletin board; exercise the same caution with electronic bulletin boards.

Children learn to use computers quickly, but because they lack life experience, they can reveal information you might not wish to share. Here are some precautions you may want to take:

- Explore the Internet with your children. It's the best way to see what they see online. There are plenty of kid-friendly sites; help your kids find them, and explain why it's best to be careful not to give out their real name and address inchat rooms, to online pen pals, and on bulletin boards.
- Consider using filters which disable specific sites and subjects. These "parent controls" are available through your online service or through special software you can buy. Filters aren't foolproof, but they help. Some ISPs offer filters to control the amount of unsolicited e-mail you receive.
- Set rules for online activities and set time limits. When your child has earned the right, issue a Cyberspace Passport and post it as a reminder of the achievement.
- Teach your children the meaning of privacy and personal—or family—information. Encourage them to post messages only with your permission and supervision.
- Show your child the difference between an advertisement and entertainment. A young child may not realize that an animated or cartoon character may be gathering market data or trying to sell something.

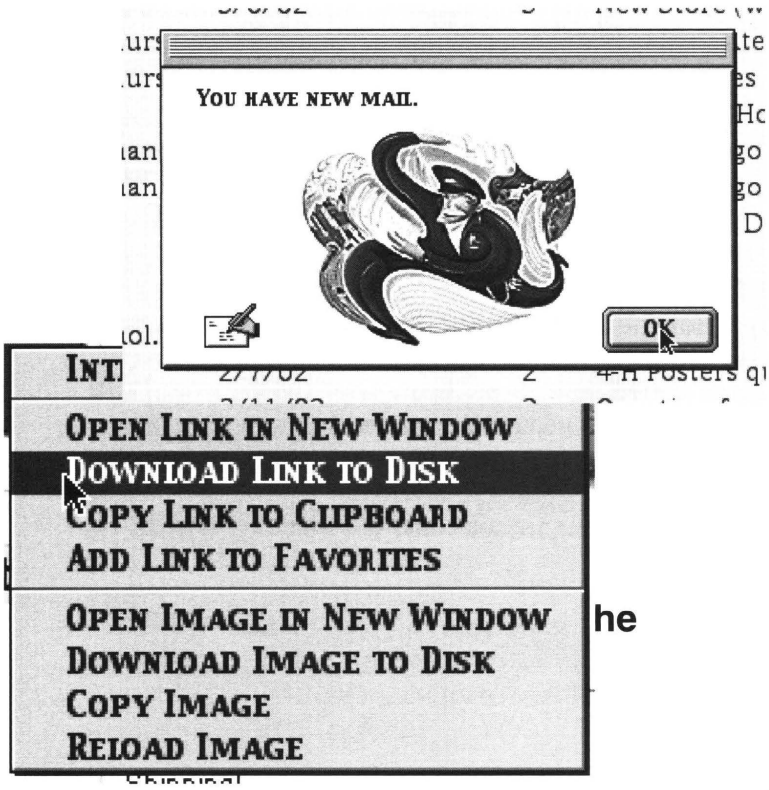
## Rules of the "Virtual" Road

Children act more responsibly when they know the rules. A parent-child contract may be helpful for using the World Wide Web. Here are some rules of the "virtual" road, along with a sample Cyberspace Passport for children who accept the rules. You and your children may want to develop others.

## Cyberspace Passport

These rules are for my safety. I will honor them when I go online.

- I can go online _____ (Time of day) for _____ (How long)
- It's ___ OK ___ not OK for me to go online without a parent.
- I understand which sites I can visit and which ones are off limits.
- I won't give out information about myself or my family without permission from my parents.
- My password is my secret. I won't give it to anyone.
- I will never agree to meet an online pal, or send my picture, without permission from my parents.
- I know an advertisement when I see one. I also know that animated or cartoon characters aren't real and may be trying to sell me something or to get information from me.
- I will follow these same rules when I am at home, in school, at the library or a friend's.




## Language

To use the World Wide Web effectively, it is important to understand basic terminology.

You do not need to be a computer expert to book a trip into Cyberspace, but it certainly helps to know a few words of "cyber-speak." Before long, you may sound like a native and get around like an experienced traveler.

**BOOKMARK** — an online function that allows access to favorite web sites quickly.

**BROWSER** — special software that allows navigation to several areas of the Internet and view a web site.

**BULLETIN BOARD/NEWSGROUP** — places to leave an electronic message or share news that anyone can read and respond to. Marketers or others can get a consumer's e-mail address from bulletin boards and newsgroups.

**CHAT ROOM** —a place for people to converse online by typing messages to each other. (Once in a chat room, others can contact someone by e-mail. Some online services monitor their chat rooms and encourage children to report offensive chatter. Some allow parents to deny access to chat rooms altogether.)

**CHATTING** — a way for a group of people to converse online in real-time by typing messages to each other.

**COOKIE** — when visiting a site, a notation may be fed to a file " known as a "cookie" in the computer for future reference. If the site is revisited, the "cookie" file allows the web site to identify consumers as "return" guests — and offer products tailored to their interests or tastes. Consumers can set their online preferences to limit or let them know about "cookies" that a web site places on their computer.

**CYBERSPACE** —another name for the Internet.

**DOWNLOAD** — the transfer of files or software from one computer to another computer.

**E-MAIL** — computer-to-computer messages between one or more individuals via the Internet.

**FILTER** — software that can be bought that lets the consumer block access to web sites and content that he/she may find unsuitable.

**INSTANT MESSAGING** — a software program that

allows you to send electronic messages to someone else who is online at the same time. Both of you can see the messages and responses at once.

**INTERNET** — the universal network that allows computers to talk to other computers in words, text, graphics, and sound, anywhere in the world.

**ISP (Internet Service Provider)** — a service that allows connection to the Internet. When signing up (it takes special software and a modem), the consumer will be asked to enter a screen name, a secret password, and the consumer's credit card number. Usually, online charges are billed to the credit card. Online charges may be billed by time or flat rate. Also, if the ISP does not have a local number, there may be long distance phone charges. Most providers allow the consumer to review monthly expenses online instead of sending a separate itemized bill. If unexpected charges are noted from the ISP, call for an explanation. If the consumer is not satisfied with the explanation, or thinks he/she may be the victim of fraud, the consumer should write a letter to the credit card company and state Attorney General. In Virginia, the Attorney General's web site is the following: http://www.oag.state.va.us .

**JUNK E-MAIL** — unsolicited commercial e-mail; also known as "spam." Usually junk e-mail doesn't contain the recipient's address on the "To" line. Instead, the addressee is a made-up name, such as "friend@public.com." Or the address on the "To" line is identical to the one on the "From' line.

**KEYWORD** — a word entered into a search engine to begin the search for specific information or web sites.

**LINKS** — highlighted words on a web site that allow connection to other parts of the same web site or to other web sites.

**LISTSERVE**— an online mailing list that allows individuals or organizations to send e-mail to groups of people at one time.

**MODEM** — an internal or external device that connects the computer to a phone line and, if the consumer wishes, to a company that can link him/her to the Internet. While a modem is in use, you cannot receive other phone calls (unless you have a second phone line or other device to handle incoming calls while you are connected to the Internet).

**ONLINE SERVICE** — an ISP with added information, entertainment and shopping features.

**PASSWORD** — a personal code that is used to access the consumerís account with the ISP.

**PRIVACY POLICY** — a statement on a web site describing what information about the consumer is collected by the site, and how it is used. Ideally, the policy is posted prominently and offers options about the use of personal information. These options are called opt-in and opt-out. An opt-in choice means the web site won't use this personal information unless the consumer specifically indicates that it's okay. An opt-out choice means the web site can use the information unless specifically directed not to.

**SCREEN NAME** — the name you call yourself when you communicate online. You may want to abbreviate your name or make up a name. Your ISP may allow you to use several screen names.

**SEARCH ENGINE** — a function that lets the consumer search for information and web sites. Using a search engine is like accessing the main card file in a library, only easier. A few keywords can lead the consumer almost anywhere on the Internet. Consumers can find search engines or a search function on many websites.

**URL (Uniform Resource Locator)** — the address that lets the consumer locate a particular site. For example, http://www.ftc.gov is the URL for the Federal Trade Commission. All government URLs end in .gov. Non-profit organizations and trade associations end in .org. For example, http://www.naag.org is the URL for the National Association of Attorneys General. Commercial companies now end in .com, although additional suffixes or domains may be used as the number of businesses on the Internet grows. Other countries use different endings.

**VIRUS** — a file maliciously planted in a computer that can damage files and disrupt the computer system.

**WEB SITE** — An Internet destination where a consumer can look at and retrieve data. All the web sites in the world, linked together, make up the World Wide Web or the "Web."

***References:***

How Stuff Works, http://www.howstuffworks.com

Adapted from a publication of the Federal Trade Commission and the National Association of Attorneys General.

All web links are current as of Monday, February 11, 2002.