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The Savvy Traveler

Millions of people are traveling the [Internet](#) (a.k.a. [Cyberspace](#)). And as going online gets easier and more affordable, even more will venture into [Cyberspace](#).

Because [Cyberspace](#) is an image on a computer screen, sometimes it is called a "virtual" world — not actually real. But travel anywhere has real risks and rewards. No matter where you go — even if you don't actually leave your home to get there — common sense and knowledge are your best travel companions.

The [Federal Trade Commission](#) and your state Attorney General offer this guide to help you prepare for your voyage and avoid fraud and deception en route. We hope you'll share it with your family and especially with children, so that they will be savvy travelers when they visit [Cyberspace](#), too.



Getting the Most From Your Travel

There is so much to do in [Cyberspace](#) and 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. Or, you can use a [search engine](#) to look among [web sites](#) to find what you're looking for.

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, start a part-time business, or [e-mail](#) a letter to your far-flung family in a single step.

Books, articles, friends, and people you work with 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

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.

When you enter [Cyberspace](#), you've arrived in a global marketplace stocked with products and services. But the [Internet's](#) major currency is information. You seek it from others. Others seek it from you. Marketers, in particular, want to know as much about you and your buying habits as you are willing to tell. Since some information may be quite personal, you'll want to know how it is gathered, how it is 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.

Information is gathered on the [Internet](#) both directly and indirectly. When you enter a [chat room](#) discussion, 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 to enter.

Data also can be gathered indirectly, without your knowledge. For example, your travels around a [web site](#) can be tracked by a file called a "[cookie](#)" left on your computer's hard drive on your first visit to that 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.

Maintaining Privacy When You Travel

It's difficult to be anonymous 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 [ISP](#) or [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 men. 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 address. 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.

Travel Insurance For Cyberspace

Experienced cybertravelers 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 your [screen name](#).
- [E-mail](#) is relatively private — *but not completely*. Don't put anything into an electronic message that you wouldn't 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 is too hard to believe, don't believe it.
- 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 you as well as your children. Before embarking on your trip, 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. That's one reason children should be supervised when they venture into [Cyberspace](#). 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 in [chat rooms](#), to online pen pals and on [bulletin boards](#).
 - Consider using [filters](#) that allow you to place certain sites and subjects off limits to your child. 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.
 - Have rules for going online. 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.
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Rules of the "Virtual" Road

Children act more responsibly when they know the rules. That's why you may find the idea of a parent-child contract helpful when it comes to using the 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
<p>These rules are for my safety. I will honor them when I go online.</p> <ul style="list-style-type: none">• 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, or at the library or a friend's.

A publication from the [Federal Trade Commission](#) and the [National Association of Attorneys General](#).

Cyberspeak – Learning the Language

You don't have 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'll sound like a native and get around like an experienced traveler.

BOOKMARK — an online function that lets you access your favorite web sites quickly.

BROWSER — special software that allows you to navigate 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 your e-mail address from bulletin boards and newsgroups.

CHAT ROOM — a place for people to converse online by typing messages to each other. (Once you're in a chat room, others can contact you 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 you visit a site, a notation may be fed to a file " known as a "cookie" in your computer for future reference. If you revisit the site, the "cookie" file allows the web site to identify you as a "return" guest — and offer you products tailored to your interests or tastes. You can set your online preferences to limit or let you know about "cookies" that a web site places on your computer.

CYBERSPACE — another name for the [Internet](#).

DOWNLOAD — the transfer of files or software from a remote computer to your computer.

E-MAIL — computer-to-computer messages between one or more individuals via the [Internet](#).

FILTER — software you can buy that lets you block access to web sites and content that you may find unsuitable.

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 you to connect to the [Internet](#). When you sign up (it takes special software and a modem), you'll be asked to enter a screen name, a secret password and your credit card number. Usually, online charges are billed to your credit card. Most providers allow you to review your monthly expenses online instead of sending you a separate itemized bill. If you note unexpected charges from your ISP, call for an explanation. If you're not satisfied with the explanation, or think you may be the victim of fraud, write a letter to your credit card company and your state Attorney General.

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 you enter into a search engine to begin the search for specific information or web sites.

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

LISTSERV — 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 your computer to a phone line and, if you wish, to a company that can link you to the [Internet](#).

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

PASSWORD — a personal code that you use to access your account with your ISP.

PRIVACY POLICY — a statement on a web site describing what information about you is collected by the site, and how it is used. Ideally, the policy is posted prominently and offers you options about the use of your personal information. These options are called opt-in and opt-out. An opt-in choice means the web site won't use your information unless you specifically say it's okay. An opt-out choice means the web site can use the information unless you specifically direct it 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 you 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 you almost anywhere on the [Internet](#). You can find search engines or a search function on many web sites.

URL (Uniform Resource Locator) — the address that lets you 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 your computer that can damage files and disrupt your system.

WEB SITE — An [Internet](#) destination where you can look at and retrieve data. All the web sites in the world, linked together, make up the World Wide Web or the "Web."

June 1998



www.ftc.gov/donotcall



www.consumer.gov/idtheft



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