

On-line Scams, Crashes & Goofs, Oh My!

By Evelyn Preston



Practice what you preach has a new meaning for me! After years of warning readers to be wary and circumspect about online offers and costly perils of sending personal information into the Internet ether, I got taken.

Looking back I made many classic mistakes...succumbing to the little bit of greed that's in all of us...falling for a "hurry up this won't last" pitch... not understanding all terms and conditions...not reading/rereading every word nor seeking an opt-out clause...and not getting complete company information. Worst of all? I believed that "free" actually meant "no further charges."

Q: What is the first line of defense when dealing with an Internet purchase gone wrong?

A: Most people, myself included, immediately call their credit card company to protest an incorrect or suspect charge. However, it works in the purchaser's favor to first contact the merchant directly to swiftly resolve a problem. Major credit card issuers, while mostly helpful, fund through banks with no direct access to individual sellers or companies. Only American Express has access to both card issuer and merchant information and can more quickly respond to customers' needs and problems.

Q: What are the main danger zones when responding to on-line offers?

A: We're constantly warned to think carefully before sending credit card/bank account details when dealing with a new, untested entity. Paying only "postage and handling" (which requires credit info) can be a set-up for larger, unsuspected charges. It's preferable to reserve any payment specifics until sure of a product's final or continuing costs, product viability and reliable contact info. I easily cancelled a "money back guarantee" item via phone, although had to pay the return FedEx bill. Customer service and cancellation policies can vary greatly. Hang onto all receipts; keep track of delivery; check which costs are prepaid.

Q: Some people do everything on-line from banking to buying; I worry about expensive mistakes and fraud. Any helpful advice?

A: Be alert, follow on-line charges as posted on statements and simplify transactions as much as possible. I use a separate credit card (Discover) for all my Internet purchases and automatic payments not directly drawn from my bank account. Most card issuers resolve problems via phone. **Their fraud detection works overtime with immediate notification concerning suspicious charges well before you become aware.** For questions, returns or complaints, heed instructions, obtain a case or contact number; make copies and track progress. In some cases, send forms or returns via certified mail to insure delivery.

Q: Computer problems happen all the time from hidden hackers to software glitches. I've paid a lot for different anti-virus programs and the Geek Squad but my computer continues to go crazy from "the bad guys" to my hitting a wrong key. What's the most cost-effective remedy when computers crash?

A: If you're computer savvy—and patient—there's the "help" key and protocols to follow to fix problems or restore content. However, if you are like me—in the dark beyond the basics—you often need to enlist technical gurus. Never believe "cold callers" who must "take over" your computer for a magical fix or click on some unknown "repair" link. Experts are found in large companies like Best Buy and Apple, reliable storefront services or recommended individuals.

I opt to pay a small monthly fee to a personal, reputable, IT expert, Bill McDonnell (Business Technology Consulting.com), who's available via phone, works remotely and offers regular monthly tune-ups as well as emergency service. According to Bill, preventive maintenance finds lurking dangers the average user rarely suspects; immediate fixes from scary ransoms to a dying screen save time, money and aggravation. Since I no longer pay for my own anti-virus programs, the convenience, peace of mind and a great deal of free advice are well worth the nominal monthly charge.

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