



Consumer Bulletin

Lila A. Jaber, Chairman

A Consumer's Guide to E-Payments

Since the explosion of the Internet, we (consumers) have used the computer in many facets of our lives. We have used computers to buy, to explore, to shop, to invest, to check our finances and for many other everyday common situations.

The Florida Public Service Commission (PSC) has received several calls from Florida's consumers requesting information and safety standards about E-Payments. E-Payments enable consumers to receive bills and make payments to companies, agencies, and businesses over the Internet. E-Payments have become quite popular and can be quite convenient. Several of the utilities regulated by the PSC offer the convenience of E-Payments. These include BellSouth, Florida Power Corporation and Florida Power and Light.

In Florida, we are working diligently with several organizations to provide you with the most current news on E-Payments. While the PSC does not have jurisdiction over E-Payments, we would like to share with you the Federal Trade Commission's (FTC) "Consumer's Guide to E-Payments" listed in the tip

section of this column. The FTC is a federal agency that enforces laws prohibiting business practices that are anticompetitive, deceptive, or unfair to consumers.

There are many organizations working to help consumers understand electronic commerce (e-commerce) and online payment options. These include your financial institutions, local consumer protection agencies, state agencies, such as the Department of Agriculture, and federal agencies, such as the FTC.

The best way we can ensure that the needs of consumers are adequately addressed is for you to be engaged in dialogue. For agencies to continue to work together, we need you to make sure your voice is heard. If you would like to register a complaint or have questions about E-Payments, please contact the FTC at **1-877-382-4357**, or visit their Web site at www.ftc.gov. You may also call Florida's State Department of Agriculture at **1-800-435-7352 (1-800-HELP-FLA)**. If you have questions concerning the PSC, please call us at **1-800-342-3552**, or visit our Internet home page at www.floridapsc.com.

E-PAYMENT CONSUMER TIPS

The PSC encourages you to make sure your transactions are secure and that your personal information is protected. We have chosen the following tips from the FTC and would like to share them with you.

- ◆ Use a secure browser. This is software that encrypts or scrambles the purchase information you send over the Internet. This software will help guard the security of your information as it is transmitted to a Web site.
- ◆ Be sure your browser has the most up-to-date encryption capabilities by using the latest version available from the manufacturer. You also can download some browsers for free over the Internet. When submitting your purchase information, look for the "lock" icon on the browser's status bar to be sure your information is secure during transmission.
- ◆ Before you provide any personal financial information to a Web site, check the site's privacy policy. Determine how your information will be used or shared with others. Also, check the Web site's statements about the security provided for your information. Some Web sites' disclosures are easier to find than others – look at the bottom of the home page, on order forms, or in the 'about' or 'FAQs' section of a Web site. If you are not comfortable with the policy, consider doing your business elsewhere.
- ◆ Read and understand the refund and shipping policies of the Web sites you visit before you make your purchase. Look closely at the disclosures about its refund and shipping policies. Again, search throughout the Web site for these disclosures.
- ◆ Keep your personal information personal and private. Don't disclose your personal information such as your address, telephone number, social security number, bank account number or e-mail address unless you know who's actually collecting the information. Find out the procedures on using your information – why are they collecting it and how will they use your information.
- ◆ Give payment information only to businesses you know and trust, and only when and where it is appropriate, like an order form. Never give your password to anyone online, even your Internet service provider.
- ◆ Keep records of your online transactions and read your e-mail. Merchants may send you important information about your purchases.
- ◆ Review your monthly credit card and bank statements for any errors or unauthorized purchases promptly and thoroughly. Notify your credit or debit card issuer immediately if your credit card or check book is lost or stolen, or if you suspect someone has used your accounts without your permission.
- ◆ If you would like to register a complaint about E-Payments, you can submit your complaint, in writing, to the FTC. The FTC does not typically investigate or resolve specific complaints, however, but rather looks for trends or patterns when an issue appears to warrant action. Send your complaint to:

Consumer Response Center
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Lila A. Jaber is the Chairman of the Florida Public Service Commission. The PSC sets the rates utility companies charge for natural gas, electric and telephone service within the state. In 36 counties, it sets the price you pay for the water you drink, if your water company is privately owned. Chairman Jaber is also a member of the Federal-State Joint Board on Universal Service and the state chair of the Federal-State Joint Conference on Advanced Telecommunications Services.