

## **West Virginia Executive Branch Privacy Tip of the Week**

**Periodically, the Privacy Office may issue tips for the purpose of assisting you in making informed decisions in your “away from work” life. The following tip is for that purpose; we all know that we cannot visit online auction sites while on the job and with State equipment!**

### **Online Auctions**

Many people find great bargains using online auction sites (such as eBay) or other online trading places (such as Craigslist.) But fraud associated with these sites is also a big problem. The Federal Trade Commission gets more consumer complaints about online auctions than any other topic except identity theft.

Here are some tips to help protect your privacy and security when dealing with private sellers online:

- Understand each party’s role. Websites like eBay and Craigslist are not responsible for protecting you from counterfeit goods! They may also not verify that the seller is even legitimate. It’s your job to understand the seller ratings that may be provided as well as site policies for handling complaints.
- Realize that traditional auction sites (like eBay) are very different from penny auction sites (such as Bid Cactus.) You may be able to find ultra-good deals on penny auction sites, but you have to pay for each bid you place. Don’t forget to calculate the bidding costs when you are trying to figure out if something is really a bargain.
- ALWAYS pay for goods with a true credit card – not a debit card or check card – so that you have some fraud prevention and charge back rights from the card issuer. You can use your credit card with payment services (such as PayPal) for added convenience.
- Never wire money to a seller. Never provide a seller with sensitive personal data (such as your bank account information.) Legitimate sellers will not ask for this information.
- If a seller wants to use an escrow service for payment, be skeptical. Many fraudsters use bogus escrow services to further their scams. If you agree to an escrow, be sure to research the service and personally confirm that it is legitimate.
- If an offer seems too good to be true, it’s a scam. Period.
- Even for legitimate transactions, keep your expectations reasonable. For example, understand that products take time to ship. Also, carefully read the description. A product listed in “good” condition is not “like new” - it will show considerable wear and use.
- If you have any questions at all about an item, e-mail the seller BEFORE you bid!