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## **Online shopping a risky transaction *Protect yourself from identity thieves***

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***On the Cutting Edge / Brian T. D. Bowman***

Are you planning to do some online shopping this holiday season? I am. Shopping on the Internet is convenient and you can often get some great deals. In fact, we are seeing more Canadians migrating from crowded shopping malls to online retailers. The trouble is that as more consumers make the move to online shopping, so too do identity thieves.

In the current economic climate, online retailers need every customer they can get. Yet, concern about ID theft is one reason why more Canadians have not yet made the jump to online shopping.

Canada.com recently reported on an Ipsos Reid survey that revealed that more than one in 10 Canadians who shop online have already fallen victim to identity theft. According to Phone Busters and the Canadian Anti-Fraud Call Centre, Canadians have reported 8,048 cases of ID theft so far this year, totalling \$7.3 million in losses.

Canadians have reason to be concerned about ID theft.

As Privacy Commissioner Jennifer Stoddart has said, "Identity theft is a crime which can inflict an enormous financial and emotional cost." But fears about ID theft should not scare Canadians from online shopping. They should simply be more prudent about their Internet activities. After all, ID theft takes place offline, too.

As Stoddart said, "While it's impossible to entirely eliminate the risk you'll become a victim, it is possible to substantially reduce the risk."

You can reduce your risk of ID theft by taking the following steps:

-- Make sure your computer is running up-to-date security software including firewall, anti-virus and anti-spyware protections.

-- Only provide an online retailer with your personal information after making sure there is a secure transaction system on the website. You can look for an icon of a lock or unbroken key at the bottom of the right corner of the screen or a website address that starts with https://.

-- When disclosing personal information, only provide as much data as necessary. And do not be afraid to ask the retailer why they require personal information that you are concerned about disclosing.

Canadian businesses, including online retailers, are required by Canadian privacy laws to meet certain requirements. Among these requirements, online retailers should be able to answer basic questions from consumers such as why they need to collect certain personal information, how it will be used, whether it will be disclosed to third parties, and how it will be protected.

To allay fears about ID theft, online retailers should do everything possible to gain the trust of online consumers. Having sound privacy practices, such as a secure website and comprehensive website privacy policy, are the best means of demonstrating to consumers that they can safely make their holiday purchases online.

I am looking forward to online shopping this holiday season. But I'll only shop online with Canadian retailers that demonstrate their websites are secure and they take protecting my privacy as seriously as I do.

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