

# The deal with Web seals

Those little logos can give you a false sense of security when shopping online

If you're wondering whether an online retailer is reputable or uses proper security when handling your credit-card number or other sensitive info, you might be comforted to see a Web seal from VeriSign, the Better Business Bureau, or another group.






But some logos don't mean much because they're issued by companies that seem to do little more than collect fees. Some issuers say they'll revoke a site's right to use a seal if they get complaints, but it's hard to judge how well they follow through. We've seen well-known Web seals stamped on sites that got an F rating from the BBB because of unresolved consumer complaints.

Even legit seals can be misleading if you don't know what they mean. For example, some simply indicate that a site has adopted security measures for transmitting customer data but tell you nothing about how the company treats customers. Some track complaints but don't look at security. Some indicate only that a site has a privacy policy or that it's regularly scanned for viruses. (See chart at right for descriptions.) And seals can be pirated by sites that don't meet their qualifications. So even if you can click on a seal to check its underlying certification, you might see a phony document.

**The bottom line** Don't rely on seals alone. Check sites at [www.bbb.org](http://www.bbb.org). Look for at least a B-minus rating and don't assume that no report means a site is OK. Also search the Web with the company name and words like "complaints" or "fraud" and check merchant reviews at sites like Yahoo and PriceGrabber.com.

## What the marks mean

Here are some common seals and what they stand for

	<p><b>BBB Accredited Business</b> indicates that a company meets the BBB's standards for business practices and is a member. Nonmembers can't use the seal, even if the BBB gives them an A rating.</p>
	<p><b>Comodo</b> offers several seals that can mean that a site's identity has been verified, that it is using a secure connection, or simply that it has been authorized to accept certain credit cards.</p>
	<p><b>McAfee SECURE</b> indicates that McAfee, a well-known maker of security software, tests the site daily.</p>
	<p><b>TRUSTe</b> offers several seals indicating that a site has taken steps to protect customer privacy. TRUSTe also runs a program to resolve privacy complaints.</p>
	<p><b>VeriSign Secured</b> indicates that a Web site uses what's called "secured sockets layer" encryption so that data can be transmitted securely over the Internet. GeoTrust is a similar seal.</p>

## SOUND-ALIKE SEALS

Some logos can easily be confused with better-known ones



**Better Internet Bureau**

charges a \$45 lifetime membership fee for sites that meet certain guidelines. But the BIB says it "does not monitor or regulate businesses." Its home page is primarily devoted to selling a work-at-home program.



**HONESTe Online**

Not to be confused with TRUSTe, HONESTe says it does not preapprove sites. It conducts random audits to make sure sites don't sell or promote services or products, such as firearms and alcohol, that don't qualify for its seal.



**Online Business Bureau**

Promoted as a "better alternative" to the BBB, the OBB gives a "Recommended" rating to sites that buy a membership. It recommends doing business only with members, ruling out sites like the American Red Cross and Walmart.