

# Web Self-Defense

## How to Protect Yourself Against Internet Scams

Scam ←

BY DAVID SCHARDT

**T**he Internet is the world's bazaar, delivering virtually anything you might want, day or night. And, like any marketplace, the Web is populated by thieves and pickpockets who are happy to take your money if you give them half a chance.

Case in point: This January, the Better Business Bureau warned consumers about dozens of online companies that operate scams for weight-loss supplements containing the South American berry açai. As it turns out, açai (pronounced ah-sigh-EE) has nothing to do with losing weight, but a lot to do with making money for unscrupulous marketers.

While law enforcement struggles to catch up to 21st century con artists, how can you protect yourself from becoming a victim of a cyber-swindle? Here are a few common-sense rules of the virtual road.

### Be suspicious of "free" trials.

With a reputable company, a free trial gives you a chance to try before you buy. But with less-than-upright outfits, it's a free key to your bank account.

If you're not careful, when you give your credit or debit card number to cover shipping and handling for the "free" trial, you may find yourself enrolled in an "automatic shipment program" that sends you overpriced products and bills your credit card or bank account \$80 or more every month.

(The details are usually spelled out in the Web site's fine print, but most people don't read that. After all, it's a "free" trial.)

Can't you just cancel? Good luck.

"I ordered Acai Berry," wrote Debbie on complaintsboard.com, "knowing I had at least a 14 day free trial period...but I didn't even receive it until that 14 days was over and they had already charged my credit card 78.81!!!!...I asked to have my account credited the 78.81 charge, but was told I could only get a 40.00 refund."

In some cases, the companies keep shipping (and billing you for) their merchandise.

"I too, have experienced multiple unauthorized shipments and subsequent charges on my account," L Tedder wrote to complaintsboard.com about her experience with Acai Berry Maxx.

"Like others, I probably called the 800

number 50 times, to no avail. You are automatically disconnected which is pretty clever. I finally spoke with someone in their 'customer service dept' and advised them that I NEVER wanted to receive another item from their company. He assured me that the order was cancelled, but guess what? I got another shipment a few weeks later and, of course, a charge followed...I cancelled my debit card...What a nightmare for something that is totally bogus."

It can get worse.

two times for this product which I only ordered once, which was the free trial.

"Then I was charged again for the product ACAIBERRY which I 'NEVER' ordered...I was charged for ACAIBURN, ACAIBERRY, ACAIBERRYTEAPLUS, TEAACAIABERRY. I don't know if it's the same company, but it keeps charging me...And now, I want to know why I'm being charged for this PowerAcaiOnl. I was charged \$94.57...I called to so many ACAI websites and canceled whatever I was registered to, but somehow I'm still being charged!!!"

One way to protect yourself: use a virtual credit card number, which you generate for a dollar limit that you specify.

After you make your online purchase with the virtual number, the charge appears on your credit card bill. The company you're buying from never knows your real number. If it tries to bill the card more than the amount you've authorized, the charge is rejected.

Check your credit card issuer's Web site for the free service. It's called Virtual Account Numbers at Citibank, ShopSafe at Bank of America, and Secure Online Account Numbers at Discovercard.

Another option: a prepaid Visa or Mastercard, which limits your risk to the amount you put on the card. Go to usa.visa.com or mastercard.com/us and search for "prepaid." The cards carry fees.



"Free" trials can end up costing you a bundle.

"I ordered the free trial of ACAIBURN which was \$5.95 and then they started charging me more on my bank account even when I called and canceled it," Noch Toeuy of Lowell, Massachusetts, posted on complaintsboard.com. "I was charged

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## Watch out for bogus blogs.

To millions of people, a personal blog on the Internet is a way to share thoughts and experiences with others. To some marketers, it's one more way into people's wallets.

On Alicia's Diet Blog, "Alicia Conrad" describes how she lost 25 pounds after having her second child by using two weight-loss products that she bought on the Internet. To prove it, she shows "before," "during," and "after" photos.

Those exact same photos appear on Emma's Weight Loss Blog, in which "Emma Winfrey," a nursing student, tells how she lost 25 pounds by using the same products. And they appear on blogs that detail how "Tara



Tara? Olivia? Alicia? Becky? Actually, she's a German model named Julia. You can find dozens of photos of her—for about \$1.50 each—on istockphoto.com.

Robinson" (from Boston with four children), "Sophia Henderson" (a working mom in Washington, D.C.), "Nadia Johnson" (from San Ramon, California), and "Ariana," (a divorced mother of two) lost 25 pounds.

All told, the same photos—and, in many cases, the same words—appear in Internet ads and on more than 75 different "blogs," which use some 65 different women's names to sing the praises of açai berry pills and other expensive weight-loss supplements, all available for "free" trials.

The blog scam was uncovered by a *real* blog, wafflesatnoon.com, which is written by an advertising industry veteran who exposes Internet scams and questionable advertising practices.

## Ignore endorsements.

Dozens of açai berry weight-loss Web sites use celebrities' names to sell their products. For example, click on an online ad called "Oprah's Amazing Diet" and you'll find a "blog" ([oprahsamazingdiet.com](http://oprahsamazingdiet.com)) about a woman who supposedly lost 57 pounds in two months using two "Oprah-Endorsed Amazing Weight Loss Products."

They're available for a "free" trial from FWM Laboratories of Ft. Lauderdale, Florida, which (Surprise!) has an F rating from the Better Business Bureau and scores of consumer complaints on the Internet.

"Consumers should be aware that Oprah Winfrey is not associated with, nor does she endorse, any açai berry product or online solicitation of such products," a spokesman for Winfrey's production company told the Associated Press.

Even a doctor's endorsement may not be what it seems.

In 2006, techmedica.com posted a photo of a model on its Web site, named her "Dr. Judy Hamilton, MD, PhD," and said that she was an endocrinologist and medical research consultant who was "proud to rec-

ommend" the company's diabetes supplement. A sister firm, livingremedies.com, used the same photo to promote the supplement, but said that the woman was a nurse named "Bethany Hunt."

The owners of both Web sites were indicted in 2008 by a federal grand jury on 40 counts of consumer fraud. The case is slated to go to trial in September.

It's easy to buy a photo of a "doctor" online for a few dollars. Don't believe us? Just ask any of these distinguished MDs (who, by the way, are proud to endorse this article).

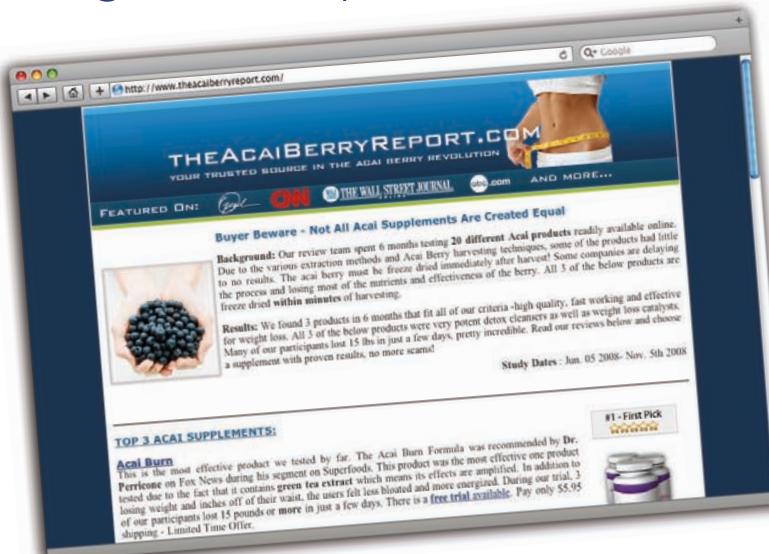


Oprah-endorsed? Hardly.

# Forget most product reviews.

It's a new online come-on: Web sites that "review" products and recommend the "best" ones. With names like Consumer Best Deals, Diet Awareness Institute, and The Acai Berry Report, they're designed to instill confidence. But *Consumer Reports* they ain't.

"Be Careful of Acai Berry Scams!" warns [theacaiberryreview.com](http://theacaiberryreview.com). "After months of testing and after trying all of the Acai Berry products on the market we have compiled a list of the best Acai Berry products currently on the market. All of these products are tried & tested and produced great results for us. All of the



**More often than not, product "review" sites are trying to sell you something.**

products offer a free trial, so you can try before you buy."

Two of the three supplements the site recommends, Acai Berry Supreme and Acai Berry Maxx, are marketed by companies that have received an F rating from the Better Business Bureau.

Sometimes the truth is in the fine print. The American Anti-Aging Spotlight, which "was established to rate, review, and compare the various 'Wrinkle Creams' sold to consumers on the internet today," is a "paid endorsement"

for its number-one rated cream, according to the tiny type at the bottom of the page.

## Stop by the Better Business Bureau.

While the Internet provides new opportunities for crooks, it also makes it easier for you to sniff around a company before you buy.

Start with the Better Business Bureau, at [us.bbb.org](http://us.bbb.org). Click on "Check Out a Business or Charity" and enter any information you have: company name, name and city, phone number, Web site address (URL), or e-mail address.

Consumers who did that for FX Supplements, which markets Acai Berry Maxx, for example, would have seen that dealing with the company was a dicey proposition. The BBB's online report gives FX Supplements an F rating, noting that it had processed 213 complaints against the company over the preceding 12 months, and that 81 complaints were pending as of January 9.



**Check with the Better Business Bureau before buying online from a company you're not familiar with.**

the report notes.

"We sure wish online shoppers would check the Better Business Bureau Web site before they do business," says Jane Driggs, head of the BBB's Utah office. "Three minutes with us would save them a lot of hassle."

It also helps to search the many complaint Web sites where unhappy consumers post their tales of woe. Try [complaintsboard.com](http://complaintsboard.com), [complaints.com](http://complaints.com), and [ripoffreport.com](http://ripoffreport.com). You can also Google the company or product name and look for links to complaints.

## Açaí Evidence

The açai berry is a South American fruit that looks like a grape. It took off in 2005—its juice selling for \$40 a quart—on word that it was a new "superfruit" full of antioxidants.

Today, ads for açai berry weight-loss pills are popping up all over the Internet ...complete with "free" trials that end up costing consumers hundreds of dollars.

"Even if açai does have antioxidant activity, what does that really mean?" asks berry expert Amy Howell of Rutgers University in New Jersey. "Antioxidant activity may have absolutely no health relevance at all unless it's shown to do something specific."

So can açai berry extract pills help you "lose weight & flush the pounds"? Not likely. No studies have looked, and there's no good reason to think that the berry might help.

At least one brand, Acai Berry Select, contains 200 mg of added caffeine—the equivalent of about two cups of coffee—in every capsule. While the recommended daily dose (one capsule before breakfast and one before lunch) might make some people too jittery to feel like eating, it has nothing to do with açai.