

# The Internet for Dentists

## USING CREDIT CARDS ON THE INTERNET — IS IT SAFE?

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Ever imagine your credit card being stolen and used to accumulate thousands of dollars of purchases without your even knowing about it, and then having to spend the rest of your life paying the debt? Many people actually believe that credit card use on the Internet can be very risky. In fact, it's quite the opposite. According to some, using credit cards on the Internet with a secure network is safer than reading the credit card numbers over the phone, faxing the numbers, or giving the card to a waiter or salesperson.

When credit cards were first introduced, secure transactions had not been established. It was through gradual use that the public accepted them. Credit card companies did this by establishing recognized brand names (Visa, MasterCard, etc.) with particular markings (three stripes) to make the cards universally recognized by banks. Today credit cards are recognized worldwide as a convenient way to transfer large sums of money between a vendor and a purchaser. Visa and MasterCard readily promote their cards for Internet purchases. Both companies are trying to instill consumer confidence by using Verisign and ShopSmart, respectively, to show that sites are authorized to complete secure transactions.

Under the Fair Credit Billing Act, an American law that also protects Canadian consumers, credit card companies cannot hold you liable for more than

\$50 of fraudulent billings. The risk of fraudulent credit card use does not fall on the cardholder but on the vendor. If a card is used for a fraudulent purchase, the cardholder can "charge back" the transaction, which means the vendor must reimburse the cardholder even if the merchandise is lost.

### Checking Up On Businesses

<http://www.fraud.org> — The National Fraud Information Center (NFIC) was created in 1996 to protect consumers against fraudulent activity on the Internet. The site receives over 70,000 visits a week. Reports of fraud are available to the public. The site suggests that most fraudulent Internet transactions take place when cash or cheques are used. Furthermore, 50% of fraudulent transactions are from Web auctions. The site reports that Visa and MasterCard are the best ways to complete an online transaction if you follow secure guidelines. According to the NFIC, there have been no complaints of credit card theft associated with transmissions to legitimate merchants.

<http://www.bbb.org> — The Better Business Bureau can offer up-to-date information about Internet vendors, including their complaint history. The site lets you register complaints online.

<http://www.bizrate.com> — You can evaluate a company before doing business with it by finding out how other consumers rate its service.

### Guidelines for Credit Card Use ([www.mastercard.com](http://www.mastercard.com))

1. Don't give your credit card number to a Web site that is not secure. The site should prompt you with security warnings such as "You are entering a secure area on the Internet." This means that your credit card information will be scrambled while travelling on the Internet.
2. Never send your credit card number by regular e-mail. This is like

sending a postcard with your private information written on the back. Although it is unlikely that someone will be able to read the information, it's best not to take a chance.

3. Never give your credit card number to merchants without checking them out first. Go to the NFIC site to check their credentials. Companies like Amazon.com or LLBean.com have a track record that promotes solid business practices.
4. Make sure you understand the difference between a private sale and a business sale. Don't judge companies by their Web pages, which can look very flashy and professional. Check out the vendors and make sure they have a secure server to do business.

### Internet Payments for the Dental Office

Setting up a dental Web site to accept credit card payments is still cost prohibitive. An easier way to accept online payments is to allow your patients to pay via their own Internet banking program. All you have to do is register with your bank as an Internet payee and let patients know you accept such payments. (For a presentation on Internet dental payments, visit <http://www3.ns.sympatico.ca/maclean/payments.html>).

The use of credit cards on the Internet is growing very quickly as consumer confidence with the secure technology grows. Nonetheless, always make sure you follow the rules of secure credit card transactions to minimize your difficulties.

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*Dr. Scott MacLean maintains a private practice in Halifax, Nova Scotia. His e-mail address is [maclean@ns.sympatico.ca](mailto:maclean@ns.sympatico.ca).*

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