



Stop & Think Before You Click OK

Be wary—very wary—whenever you agree to anything online.

By Nick Levinson

Zip past pages of gray text on a Web site, click OK, and you may have promised to pay lots of money with no record of what you just agreed to.

Signing a contract no longer requires pen and ink. Two parties to a contract needn't be on the same continent, never mind in the same room. Pressing an OK button may be your entire signature.

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Some places, like eBay, distribute their terms across multiple documents. A list of links isn't enough to protect your rights. Be sure to click every link so you see what you're agreeing to.

Before you hit OK, read and copy every page. Don't expect a later step to preserve a copy; few processes ever do. Your only sure chance to make a copy is the first time you see what you're about to agree to. Copy it to a word processor or a text file and save. When that's not possible, most computers have commands such as Print

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Screen that'll do. All this is time-consuming, but if problems arise later, you'll be glad you made the effort.

Keep your copies as carefully as you keep other contracts. Organize and preserve them in a way that protects them against damage. Magnetic media fade, so refresh them every few years or transfer them to paper or CDs.

Knowing the exact wording of contracts is critical to resolving disputes. To take full advantage of your rights, you'll need to have all your old clickthrough agreements handy.

Terms often provide for unilateral amendment by the contract's authors. They may not need to do anything except post the new language on a Web site at some later date. The only way you can keep abreast of changes in the terms is to revisit the Web site often.

Contracts can be called agreements, terms, or nothing at all. Whatever the case, you need to absorb and preserve every line. It takes legal skill to know which provisions are unenforceable. Consider everything enforceable against you unless your attorney tells you

differently.

If the worst occurs and you end up in a lawsuit, you may need to travel to a different state or even a different country to defend yourself or to sue, with you paying for travel, an attorney, and all the rest. That's what you may be agreeing to when you click that button. So, before you click, make sure you've done all you can to protect yourself. ■

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More on Controlling Computer Risks

The speed and ease of the Internet have their dark sides. To guard against risks, see these earlier *Nonprofit World* articles, available at www.snpo.org/members:

How to Prevent an Information Disaster (Vol. 23, No. 1)

Do You Need a Record-Saving Policy? (Vol. 19, No. 6)

Are You Exposing Your Online Donors to Credit-Card Thieves? (Vol. 25, No. 2)

Contingency Planning: Facing Disaster and Surviving (Vol. 11, No. 3).