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Inscription Suspicion

Sign Here to Give Away Your Signature

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Aha! So this is what Jiffy Lube means by a "Signature Service" oil change? Just sign on the digital line!

Melanie Files thinks the quickie lube-job pioneer is slipping one past its customers. The West Virginia teacher says it never occurred to her when she pulled her 1993 Toyota Camry into the Martinsburg, W.Va., Jiffy Lube that the auto-maintenance giant not only services vehicles of more than 30 million customers annually, but it also services their John Hancocks.

After she paid cash for an oil change, Files says, the clerk asked her to sign off on the invoice. No big deal, right? She scribbled her name and left.

"When I got home, it dawned on me that the invoice had been placed on the [electronic] signature pad," says Files.

Hey, welcome to the Paperless Revolution! But since federal law established the legal validity of electronic signatures five years ago, giving them legal weight of pen-and-ink signatures in most commercial transactions, the business world has only timidly embraced the technology. You see it mostly for credit card and check transactions. Corporations salivate thinking of its convenience, easy storage and money-saving potential compared with paperwork transactions, but even for them, concerns about security and fraud linger.

Files raced back to Jiffy Lube pronto and confronted the clerk. Suspicion confirmed. Without asking permission, with no counter notice stating that customer signatures are electronically collected, the clerk had indeed slid the invoice on top of a signature-capture pad.

"I was truly outraged," says Files, who doesn't think a cash-paying customer should be asked to give up her electronic signature -- and certainly shouldn't be tricked into doing it. "The clerk never said a thing."

When Files protested, the manager said it's what Jiffy Lube does. When she asked that he remove her signature, he told her he couldn't. Files calls what Jiffy Lube does "stealing signatures" and wants her signature and any other information pertaining to her deleted from its database.

Okay, right about now you're maybe thinking this Melanie Files is some kind of privacy kook. Or maybe that her reasonable prudence in protecting her confidential data has turned into paranoia, what with headlines of government info-tapping and identity theft getting scarier than all get-out.

But like an increasing number of Americans, Files is just trying to be smart about protecting what little privacy she has left. So whether it's shredding her business mail, not giving information to strangers over the phone, or never replying to online spam, she takes more everyday measures than ever to limit access to her personal information.

A nationwide Harris Interactive survey last May found that 67 percent of respondents now shred credit card offers and bills, 25 percent do not sign the back of their credit card to force sales clerks to check their identification, and 7 percent use only cash for purchases so there's no paper trail.

In October, a CBS News/New York Times poll found widespread public concern about businesses harvesting personal information, with most Americans condemning what is now a common practice. The poll also showed that 52 percent think the right to privacy is under serious threat and another 30 percent fear it has already been lost.

Jiffy Lube International Inc. spokeswoman Helen K. Bow says the company started equipping its stores two years ago with technology that records an image of a customer's signature, encrypts it and then stores it as an electronic document. About 778 Jiffy Lube shops are using or have ordered it. About 7 million customer signatures have been captured so far, she adds, and are stored initially "in a proprietary format in a secure database at the store, and subsequently transmitted to the secure corporate database" in Houston.

"Like most businesses today, Jiffy Lube requests that customers sign the invoice to confirm that service was rendered," she says, adding that there's good reason to capture that electronically. "In the event that a paper invoice was misplaced, then the signature would still be in the database along with the other components of the invoice [services rendered, customer and vehicle information, etc.], which would allow for a complete regeneration of the invoice -- including the customer signature -- if a copy were needed." She also says Jiffy Lube retains an electronic copy of the customer-signed invoice in case of "a legal proceeding."

Jiffy Lube service-center employees don't have access to the secure databanks to remove a customer's signature, Bow says, but as soon as Jiffy Lube International learned of Files's concerns from the Consummate Consumer, it deleted her signature from the database.

Still, customers don't know their signatures are being captured. Doesn't Jiffy Lube post a privacy statement or notice? "No, Jiffy Lube does not post a privacy statement in the service center," says Bow.

Pam Dixon, executive director of the World Privacy Forum, a nonprofit privacy research and educational organization, found Jiffy Lube's privacy policy on the company's Web site. She says it looks as if Jiffy Lube may be "in violation of its own privacy policy" concerning its signature-capture practices.

According to the policy, Jiffy Lube "informs consumers about the information we collect, how we use it, whether it will be transferred to third parties to provide the products or services requested, and how to contact JLI with privacy inquiries. Where possible, we provide consumers with details prior to their providing information."

Dixon says asking a cash-paying customer to sign an invoice without being clear the signature is being recorded and stored electronically is a questionable business practice. "They need to have a statement posted," says Dixon, adding that signature-capture technology itself doesn't pose a real threat to anyone's privacy unless the database storing the signatures along with other consumer information is hacked by criminals. "Why are they being so sneaky about it?"

Phone Bill Heads-Up

After the wildly popular column about a Verizon double-billing glitch, among the dozens of phone-bill-focused folks who wrote in was Elliot Greene of Silver Spring, who offered this alert to readers when paying their phone bills: "Several times Verizon has charged me a late fee when the due date for my bill fell on a Sunday and my payment was received on Monday," he says.

Basic business standard is to accept as "on time" payments received the next business day following a weekend due date. Of course, lots of screwy things have been occurring with late fees and not just in the telephone industry (watch your credit cards!).

Greene says when he called to complain, Verizon "promptly agreed to refund the charge." But he doesn't like the implication that Verizon waits for the customer to correct the problem "and Verizon gets to pocket the fees if the customer doesn't do so." Moral: Pay bills on time -- and check 'em even when you do.

Got questions or comments? A consumer complaint? A helpful tip? E-mail details to consumer@washpost.com or write to Don Oldenburg, The Washington Post, 1150 15th St. NW, Washington, D.C. 20071. Because of the volume of mail, personal replies are not always possible.

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