

Online Shopping: Be Smart, Be Safe!

Make your online shopping experience safe and secure, by following these few, simple guidelines

You may be right to feel uncertain about the safety of online shopping. There are certainly some online shopping sites that fail to protect your financial and personal information.

But you don't have to stop shopping online. All you have to do is to follow a few simple guidelines, to keep your shopping experience safe and secure.

1. Check the website for a privacy policy. It may be called Terms and Conditions, or Terms of Use, and for third party certification by organizations like Verisign, The Better Business Bureau Online, SquareTrade or TRUSTe.
2. If the company doesn't have a posted privacy policy and you can't find any third party verification, look at the site for other signs. Look at the site with a critical eye. Does it look professional or are there misspelled words and errors on the site that seem to indicate the vendor is fly-by-night? Call the customer service number and speak with an agent, to get an idea of their professionalism.
3. Look at the company page, or the 'About Us' page to find the company mailing address. If the company lists ONLY a Post Office Box mailing address, you might want to shop elsewhere.
4. Review this company on consumer rating sites. These sites provide customer references from online shoppers like you. Here are two sites you might find helpful: www.epinions.com and www.bizrate.com.
5. Avoid giving additional information when you purchase products online. You don't have to tell the vendor what other types of products you buy online, how many other people live in your house, or what size shoes you wear.
6. You DON'T have to check the boxes that allow this company to sell your email address to other vendors who want to market THEIR products to you. Complete ONLY the basic information required to finish your purchase!
7. If the online shopping site asks you to register for an online account, don't do so unless you plan to buy from this site often. Just complete your purchase as a 'guest'. That way, the vendor's data base will not capture and store your personal information. Your personal data will ONLY be used for that one purchase!
8. NEVER do business with an online store that requires your social security number, your personal bank account information or other personal information.
9. You can change your internet security settings so that your computer does not accept 'cookies'. Cookie files are stored on your computer so that the site, and your personal information, will reload more easily when you come back to do more shopping. But you don't NEED cookies, if you don't mind re-typing the website address from scratch. You may have to re-enter personal information, but you will feel more secure.
10. Check your browser to see if it supports 128-bit encryption. Encryption translates your credit card and personal information into a 'code' that it is harder for thieves to grab. If your online shopping site is encrypted, the address on the page will begin with 'https', not just 'http'. There may also be a picture of a padlock in the bottom right corner of the page.
11. If you choose to store your data on an online shopping site, be sure you choose a password that is not obvious. Don't use a password that relates to information you have already stored on that site (like your street address, numbers from your phone number or a password that is related to your name). Use a combination of numbers and letters for your password.
12. Pay by credit card. That is the safest way to pay for your online shopping purchases. Most credit card companies will support you in a dispute over charges or if someone steals your credit card information. When you charge an online shopping purchase, check your credit card account online a day or two later to see if the charge shows up. If there is any problem with the identity of the vendor, the charged amount, or anything else, call your credit card company immediately.

Follow these guidelines, and your online shopping experience will be safe and satisfying!

Source: <http://www.articlecircle.com>

About the Author

Learn how to find protect yourself and your private information when you shop online. Find everything you need to know about online shopping at our web site: <http://www.shoe.shoppingacme.com>