

Online Identity Theft Protection

Identity theft crimes are not new, but they have become more pervasive in the past decade. One of the most insidious forms of white-collar crime, identity theft is a federal offense under the Identity Theft and Assumption Deterrence Act. It occurs when someone deliberately assumes an individual's personal identity to impersonate that person in a legal sense. Stealing someone's identity enables the thief to make a frightening number of financial and personal transactions in someone else's name, leaving the victim responsible for what might turn out to be a mind-boggling turmoil in his or her life.

Someone once said, "The devil is in the details, and the truth lies somewhere in between". Details such as your name, age, sex, physical description, mailing address, Social Security, and driver license number are everything a swindler needs to create your shadow identity, enabling him to buy merchandise, take loans and make other financial transactions, while you get stuck with the bad credit. The old X-Files motto "Trust No One" is especially meaningful for identity theft protection on the web. You must learn to depend on yourself for identity theft protection and minimize your risk by performing the following tasks:

a) Memorize your passwords. This is the most basic requirement for identity theft protection. Never write down personal identification numbers (PINs) or passwords. Do not use your Social Security number or any such easy-to-guess combinations. Avoid using the same password for different accounts.

b) Effective identity theft protection is now a necessary part of doing business on the web. Therefore, when ordering online, it is preferable to use PayPal, instead of credit or debit cards, because of the propinquity with which these cards give an imposter access to the cash in your bank account.

c) Another good practice for identity theft protection delineates that before purchasing online make sure that the site has a secure server. Secure pages begin with https instead of http, with a picture of a lock appearing in the lower right status bar. To verify the name of the server that appears on the digital certificate, double-click the lock icon, and then check the name that appears next to "Issued to", if the name appearing next to "Issued to" is different from the name of the site that you thought provides the page, close the browser to leave the site.

d) Be sure to shred all documents that have important information on them such as account numbers, social security numbers, etc. Do not simply discard this information into the trash.

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About the Author

Keith Londrie II is a well known author. For more information on Hair Loss, please visit <http://www.identity-theft-information.info/> for a wealth of information. You may also want to visit keith's own web site at <http://keithlondrie.com/>