

Top Tips For Safe Online Shopping

By Charles Quinn

Before you venture into cyberspace, punching in your credit card numbers willy nilly, arm yourself with these tips to help you shop more safely online:

Use A Credit Card

If you shop online, the safest way to pay is to use a credit card. Any of the large credit card companies will protect you should you either not receive your order, the order is significantly different from the description or you have some other problem. Credit card companies will allow you to initiate a "chargeback", and in most cases, if the merchant does not take care of the problem, you will receive your money back as a credit on your bill. You can also use a payment service like Paypal, which also will protect the customer if you should experience a problem with a merchant. There are even some credit card companies who offer special virtual credit cards especially for use when shopping online. These virtual credit cards will allow you to use a different, temporary card number for each transaction or sets of transactions.

Keep All Receipts

Similar to offline shopping, where you will usually need a receipt to make a return or exchange, it's important to keep all the details of your online shopping transactions. Don't delete any of your email order confirmations. You may also want to keep a log in a text file of all your purchases, this will help you locate the purchase information much easier. You may also consider setting up an email address just for your shopping transactions. Gmail is very good for this task, as you can store almost unlimited emails for reference at a later date, but you can easily label them as needed, so they are easy to find. This would also help you to avoid getting your personal or business emails mixed up with your shopping transaction emails.

Check Their Contact Information

Many online stores only have a contact form, and not even list an email address. It's safer to shop at stores that clearly display their contact information on their website, including a phone number, mailing address, fax number and/or emails. If the store you are considering purchasing from has no clearly marked contact information on their main page or contact page, you may want to check the store reputation out more thoroughly before handing over your credit card information.

Check Their Privacy Policy

Most stores should have a clearly marked "Privacy Policy". A privacy policy outlines exactly what kind of information the merchant collects about you and what it does with it. Some merchants might place your email on a mailing list or worse, sell your personal and purchase information to third parties so they can send you tailored offers. Reputable merchants will not sell your information.

Check Them Out

Unless you are dealing with a large company with a well established reputation, you'll want to check the online version of the Better Business Bureau and make sure the company has no open complaints filed against them. You can visit them at BBB.org. You can also check out the many consumer review sites online, like Epinions.com and Ratings.net. Often, just Googling their name should bring up some discussions about the company.

Whether shopping online or offline, don't forget to use the most effective method for safe shopping... common sense.

About the Author

Charles Quinn writes for Brand Names 4 Less, an online shopping mall and superstore with over 500,000 items including electronics, collectibles, tools, toys, office supplies, DVD's, software and much more. Visit us at: <http://www.brand-names-4less.com/> Article Source: http://EzineArticles.com/?expert=Charles_Quinn

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