6 Ways to Ensure Safe Online Spending

How frequently do you shop online? You get everything from gadgets to grocery in the online store and it is also more convenient to buy things online than to visit shopping malls and retail stores. Though online shopping has many advantages but you have to be a little careful while purchasing items. By sharing your private information with the online sellers you can become prone to financial risk. Here are few facts about safe online shopping which you must follow to protect yourself from online predators, as reported by Investopedia.

1. Shop on Secure Sites
   One of the best ways to protect your private information from online hackers is to only visit secure sites. Whenever you wish to shop online, make sure that the site and its web address should start with https:// and not an http://. Why? Because ‘https’ stands for ‘Hyper Text Transfer Protocol Secure’ while ‘http’ stands for only ‘Hyper Text Transfer Protocol’, which means the latter can take web users to the regular unsecured sites. Many web browsers will alert you if you are found traveling to a website that is not secure. Additionally, you must also avoid shopping and sharing your personal and financial information in those websites which seems fishy or suspicious.

2. Buy Internet Protection Software
   In order to ensure safe shopping, you must install internet protection software in your computer. This will help you to keep your private data safe. You must update your computer with software that protects from spyware, adware, viruses and Trojans. Use pop-up blockers to make shopping easier and also protect you from fake sites that appear like they are part of the genuine site you are shopping.

3. Use Third-Party Payment Options
   When you shop online, choose the mode of payment carefully. As there is always a danger associated with using debit card as a mode of payment since it is directly linked with your bank accounts. Any online fraud can possibly clean out your entire savings account. You must neither opt for any wire funds (electronic money transfer) via Western Union or Money Gram. If you use your credit card to make the payment, many sites try to retain your credit card information for future purchases. Think again whether you are comfortable sharing your credit card details with the
merchant. There is another feasible option is to use a third-party payment option such as PayPal. PayPal stores your credit card information so that you don’t have to share your credit details with multiple vendors. The transaction will register PayPal as your payment method, and it keeps your credit card information private.

4. Don't Use Your Regular e-mail Address
   While shopping online, you are asked to provide an e-mail address. Don’t give your regular e-mail address, if not besides contacting you with tracking information and order confirmations, merchants may start send you dozens of spam emails every day. Make a new e-mail address via a free provider like Hotmail, Yahoo and Gmail and use this account while registering and buying at online stores. In case you come across a spam, even if it looks like an official mail from an online retailer, don’t click them as they are meant for stealing your private information. For protecting yourself from phishing scams, always type the store's website in your browser.

5. Practice Caution on Online Bidding Sites
   In today's modern age, online bidding sites are getting very popular like eBay or Craigslist. In such sites bidding sites you come across many unknown sellers who offers goods at discounted rate. You may find the price and product very convincing but don’t jump for an immediate payment. These sites are very are prone to scammers. When you purchase online, there's the chance that your items won't arrive. Hence always insist on paying the cash on delivery and then fix your meeting in a public place where it will be convenient to take the delivery.

6. Don't Shop using public computer
   If you plan to do any shopping online, do it at home, as it much safer and convenient. At home, you can shop any time of the day or night and you would also know who accesses your computer at home. When you use a public computer - at the library, at a cyber café, or at work - to do your shopping, you have no control over who might also be using that computer. You also don’t have any control over what kind of spyware or viruses might be infecting that computer. So don’t use for shopping purpose.

Source:
PEOPLE CHANGE FOR TWO REASONS: THEY HAVE LEARNED A LOT, OR THEY HAVE BEEN HURT TOO MANY TIMES.

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