

**Title:**

Have You Seen These Important Safety Tips For Online Shopping?

**Word Count:**

751

**Summary:**

We've all heard how great shopping on the Internet can be, and that you can get things far cheaper, as the shops don't have to pay expensive overheads. At the same time, most internet users express discomfort over a key step in online shopping - sending personal or credit card information over the internet. The good news is that consumers are now taking proactive steps to protect themselves to ensure safe online shopping.

**Keywords:**

online, information, shopping, web, internet, site, business, personal, web site, contact, using, shopping online, personal information, online shopping, merchant, check, services, shopsafe, businesses, personal financial information,

**Article Body:**

Shopping is an activity that is necessary in our lives. Many people spend a small percentage of their day doing some type of shopping, be it for food or some other essential items. Online shopping is when a consumer purchases products or services through the Internet. Approximately 68% of online Americans say they think internet shopping saves them time.

We've all heard how great shopping on the Internet can be, and that you can get things far cheaper, as the shops don't have to pay expensive overheads. At the same time, most internet users express discomfort over a key step in online shopping - sending personal or credit card information over the internet. The good news is that consumers are now taking proactive steps to protect themselves to ensure safe online shopping.

Here are a few informative tips about online shopping that I've learned through my experiences.

1. Before you give your payment information, check that the Internet connections you will be using are secure and that the website encrypts your card number so it can't be read by others.
2. Always print out your order confirmation and save your receipts into a

separate folder marked "receipts", even if you lose or misplace your paper receipt you will have a back copy up should you need a refund.

3. Some con artists try to lure consumers to their fraudulent Web sites by using corporate names or Internet addresses that are very similar to those of legitimate, well-known companies.

4. ShopSafe is a consumer guide for online shoppers. All shops listed on ShopSafe have had their security, delivery, range of goods and prices checked. If you ever have any difficulty communicating with a merchant who is listed on ShopSafe, all you have to do is contact them and they will do their best to contact that merchant on your behalf.

5. Remember, before you make a purchase or a payment, read the information on the Web site regarding your right to stop payment or the company's refund and return policies for damaged goods or faulty service.

6. Check the web site to make sure there is a privacy policy posted, and that you're comfortable with the way your personal information is treated under that policy. Also, only provide the minimum information needed to complete a transaction, don't divulge your Social Security number, credit card number, address, phone number or other personal information unless you're sure the Web site is legitimate and you know why that information is needed.

7. When shopping online through a Web or online auction site, look for a feedback section on the site to review comments on the seller based on previous transactions.

8. Don't do business with any retailer that does not provide its physical address and a contact telephone number for customers.

9. While you're shopping online and you become dubious about a merchant, if the Web site appears to be suspicious or if the offer seems "far too good to be true," trust your instincts. As my mother used to say "when in doubt, don't".

10. Contact your state's Attorney General's office (see "Government Agencies That Can Help") or the Better Business Bureau and ask about the merchant's reputation. Using the website address of the company you intend on ordering from, check their record with the Better Business Bureau. The BBB is funded by more than 375,000 business members, and the system has provided 60 million instances of service to consumers and businesses. Web sites that display a BBB On Line trademark, indicates the retailer meets high standards for good online business practices.

11. Search for trustworthy businesses using keywords that are part of the business name or that describe the products or services they offer this will ensure that they are legitimately selling the product or services they are advertising.

12. If you should receive an email claiming problems with your order or account, and asking for your personal financial information, do not ever respond to them, legitimate businesses will never send this type of email to you.

If people's worries about security of personal information were eased, the pool of online shoppers would be greater. It is so easy to compare prices, there are no queues and plenty of parking spaces online. One important piece of information about shopping online and paying online from home—it can be safe and easy, but before you begin to shop online, you've got to do your homework, don't be fooled and entrust your personal and financial information to just any Web site.

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