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10 Tips To Safe Online Shopping

By Gina Stathopoulos

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The internet has changed our buying habits. Many people have found the convenience of online shopping to be a great experience. You can easily click and see the product. You have a fun time shopping, browsing, reading and getting informed about products. And you don't have to take time out from your busy schedule to fight traffic, crowds and lines to buy the perfect gift for your recipient.

No wonder Internet business generated \$301 billion in revenue last year, by a University of Texas estimate.

If you compare shopping online to offline you would think as far as security goes, it would favor offline shopping, right? Not really.

In the years past, shoppers were more reluctant to do their shopping online - now things have changed greatly. And that confidence in consumers directly reflects the enormous growth of online sales.

I have a friend who took his wife out for a romantic evening to a local restaurant. The last place you would expect credit card fraud to happen. By the time he noticed they had charged him double the amount for their dinner, it was too late to go back to the restaurant. He rang me and we concluded that it must be a mistake. It was later that we found out that the restaurant owner's reputation was a bit shaky. Apparently he frequently overcharged customers in the hope they wouldn't notice.

I don't know. It's a funny world we live in.

Does this mean the internet is safe? Relatively yes, but don't forget, the Internet is an open field and there are some bad elements out there.

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We have been shopping online for years. We never had a problem with credit card fraud on the Internet. But then again, we always take precautions. From this point forward, you will see 10 checkpoints online merchants have to pass to secure our business...

Will your credit card details be safe?

Reputable companies online know that one of the things preventing customers from placing orders with them is customers not been sure whether their credit card details will be safe. Responsible companies have taken this concern onboard and have set up their systems to provide the customer with maximum security.

How would you know if you are entering your payment details on a secure page?

You should see a picture of a lock on the bottom right hand side of your screen. This lock will appear on the page that you fill in when ordering and ensures that your name, address and credit card

information is being sent to the online store through encrypted code. This encrypted code means that a hacker will not be able to steal your credit card information.

Does the online store value your privacy and confidentiality?

Prior to the internet days, when I used to order something from a mail order company, mysteriously I would be sent advertising from companies that I hadn't done business with. Back then I didn't know that companies sold your personal information for advertising purposes to other companies.

Receiving junk mail was annoying but because of the cost involved, it didn't happen constantly. Imagine now if you do business online with a company that doesn't respect your privacy and sells your email address.

Next time you open your email software, you are bombarded with emails ranging from a dozen to hundreds. Now that's not annoying - it's intolerable.

So moral of the story here, make sure your email address won't be sold. Ensure the online store has a privacy statement which would state they will maintain your personal details in the strictest privacy and confidentiality.

Does the online store have contact details?

You may think, of course an online store would display their contact details on their website. You would be surprised. I was. No email address, nothing. This is a sure red flag.

Reputable companies will have contact details.

Do they have a refund policy?

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Offline stores have a refund policy and you go into the store, physically select the product and are then allowed to return it for whatever reason. If a refund policy is important in offline stores, it's twice as important for online stores.

The internet in convenience surpasses the offline world when it comes to shopping – but one thing it can't match is that offline you can physically touch the product. Therefore a refund policy of 30 days is great, more is better. No refund policy and I would stay away.

Do they send you some sort of confirmation when you place your order?

When you place your order what you need is something to tell you they have received it, a receipt if you like.

A reputable company will either issue you one via email or display a new page of their website where they thank you and tell you the order went through okay and your product is on its way.

When do they deliver?

What times do they deliver during the day? Do they deliver on the weekends? Can you choose a time to have your gift delivered? Will it be delivered personally to the recipient intended or will the courier

leave it outside their door?

How will your gift arrive?

If it's flowers, will it come with a vase or in a nice box or wrapped? Will your bouquet contain flower care instructions? How about flower food to make your flowers last longer?

If you've ordered another gift product, will they wrap it? In what kind of material will they deliver it? Do they tell you these things on their website?

How long have they been in business?

This may not mean too much. There are companies that start off and surpass all others. But perhaps for your peace of mind, you may want to use an online store that has been in business for some years. To check the history of the company is easy.

You can go to

and click on "whois" on the top bar. You will be taken to a page

where you can enter the web address of the online store you want to check and you will receive the relevant information.

Is the online store's site easy to use?

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Is navigating easy? Is looking for products easy? Do their graphics download in a reasonable time? A sure sign of an amateur sight is if they have their website cluttered with information.

Have they gotten any bad reviews?

A reputable company isn't necessary one that hasn't any bad reviews to its name. It's virtually impossible to please everyone.

There have been companies I have bought from and absolutely loved. So it surprises me sometimes when I stumble on a bad review about their products or even bad comments about them.

So when is a bad comment about a company worth considering? I take note of reviews where the writer complains of: not receiving the product not receiving a refund not having their emails answered

If you want to see what kind of reviews a company may have, click on

. When you get to the

website, type in the address of the store you want to check out. This will also show you how long the company has been in business.

Online shopping is fun. Take a little care and make it an experience! Happy shopping!

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Looking for a gift? Let Gina and Nick show you what we buy for friends/family and each other. At our site you will find popular gifts, gift information and stories from our readers. Come have a look

Tips In Shopping Shower Curtains Online

By Jo Williams

When decorating the bathroom, there's no doubt that special attention gets paid to the sink, toilet, towels, and shower. After all, these are the main staples of the bathroom, and they serve as the main focus (both in function and aesthetics). However, the shower curtain is one accessory that can change the whole look and feel of a bathroom, depending on several factors. Furthermore, the internet has changed the whole experience when looking for a shower curtain by adding limitless options. In this article, we'll give you some easy tips in shopping shower curtains online that may help to makeover the mundane look of your bathroom.

The first consideration when shopping for a shower curtain should be color and design. The days of solid or clear shower curtains that lack personality are definitely a thing of the past. Today, there are hundreds of shower curtain options available online. These range from basic colors to fun, bold colors

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dressed up with characters and images. While many of the images featured on shower curtains tend to be water-themed (penguins, fish, boats, rubber ducks, etc.) there are others that know no boundaries. Shower curtains can feature sports teams, animals, or cartoon characters - basically, if you can imagine it, there is a shower curtain for you. However, it is important to choose a shower curtain with the colors of your bathroom in mind. It might be fun to buy a hot pink shower curtain, but it is sure to stick out like a sore thumb if your bathroom is designed in blue and white.

Another factor when shopping for a shower curtain online is choosing the right material for you. You may be thinking that all shower curtains are alike, but that is not the case. Shower curtains come in a variety of materials including vinyl, plastic, cloth, and earth-friendly hemp. It is important to decide which look and feel is right for your family before making a purchase.

It is also important to buy a shower curtain online from only the most reputable web sites. How can you ensure that you are making a safe purchase? For starters, you should only buy from sites that have security measures in place to protect your personal financial information. Encryption services such as VeriSign make it impossible for your information to be hacked into by an outside source. This peace of mind is invaluable when shopping online. It is also best to buy from reputable online merchants that you have either dealt with before, or have knowledge of. Many retail and discount stores offer online shopping that is safe and trusted.

By following these tips in shopping shower curtains online, you are sure to find the perfect shower curtain for the bathroom(s) in your home. A shower curtain can be the first step towards renovating a bathroom look that may be stale, or it can help to enhance an already wonderful environment. Either way, shopping for shower curtains online can be a fun experience that will help bring out the best in your bathroom.

Jo Williams has an interest Home & Garden related topics. To access more information on

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