

ARE YOU CONCERNED ABOUT SHOPPING ON THE INTERNET?

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By Nily Glaser

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With the holiday season close at hand, many would be Internet shoppers are concerned with on-line security issues and

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the fear of "Identity theft".

Yet, shopping on the Internet is changing our way of life.

The question is: "Is it safe to shop online?"

The answer is that the internet is a very safe place to shop, as long as you are careful and take some precautions to protect yourself.

When you shop online via a merchant that offers a **SECURE SERVER**, you are probably safer than when you use your credit card at an off line brick and mortar establishment.

Additionally you benefit by being able to find:

- a huge variety and options for what you are looking for,
- shop from the convenience of your home or office,
- shop anytime day or night,
- shop without the pressure of over eager salespeople.

So, forget the traffic, forget the store hours, forget the crowds and forget the lines at the cashier's stands.

Following are a few precautions you should take to feel secure Shopping on the Internet.

Safety Tip # 1:

Shop at sites that post a physical address, an E-mail address and a telephone number.

If you are not quite sure, E-mail them.

They should reply within 72 hours.

CALL them and make sure you can talk with a **PERSON**, not a machine.

Jot down the name of the person you spoke with.

Ask a few questions regarding the merchandise, policies, etc...

Once you are satisfied, proceed with your purchases.

Safety Tip # 2:

Look for vendors with **SECURE SERVERS**.

The encryption technology is evolving constantly and though it already makes shopping on the Internet safe, it keeps adding more and more features for the security and protection of on line shoppers.

If you want to be sure about the security of your information, do the following before giving your credit card information:

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On the site in question "pretend" to order an item by adding it to the cart.

Go to the cart and if you are on the page where you need to enter your information proceed to:

Check if there is a written claim on the page that it is secure, or that you have entered the secure section of the web site.

The address should begin with https:// instead of http://

Unless there is an S following the HTTP the page you are on IS NOT secure!

Some sites only display a locked padlock.

This is how you check for security:

>From anywhere on the page, RIGHT CLICK.

You'll get a table.

CLICK on PROPERTIES it will take you to another table.

Check the CONNECTION.

Watch for the following information:

The company and section of the site. for example:

If you go to

<http://www.a-weddingday.com>, and place an order, the secure page will show:

A-Wedding Day Shopping Plaza Online Order Form

The Protocol:

HyperText Transfer Protocol with Privacy.

Note Protocol with Privacy.

The Connection:

SSL 3.0, RC4 with 128 bit encryption (High); RSA with 1024 bit exchange.

SSL with 128 bit encryption is used by banks and financial institutions and is the highest security to-date.

The Address (URL)

[https://loki.safe-order.net/a-weddingday/.....](https://loki.safe-order.net/a-weddingday/)

Note the following:

Security <https://loki.safe-order.net/>

Name of Company:

[a-weddingday/.....](http://a-weddingday/)

If you do not see the specifics as I described them above, the site may have a lower security level or its security may be in question.

If you want to find out about the site's SECURITY CERTIFICATE, click on CERTIFICATE on the right bottom.

You need to check for:

This certificate is intended to Ensure the identity of a remote

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computer.

Issued to, may not be the site owner but through their hosting company. So do not worry about it. You already varified that the site is or was secure.

So you know that this order form is secure. or is it?

The next step is of utmost omportance!

Check the certificate's expiration date to assure that the security certificate IS CURRENT.

Once you obtained all that the information you need, click on th OK button.

Hit the back button to return to the previous page and click on the delete item button.

Safety Tip # 3:

When you order on the Internet using your credit card, rest assured that most credit card companies have provisions for challenging fraudulent charges.

Nevertheless, be sure to print out a copy of your order and keep the copy with your records.

Safety Tip # 4:

NEVER provide personal information, such as your social security number or checking account information to process credit card transactions.

The vendor needs only the following information to process the credit card transaction:

your full name as it appears on the card,

your billing address,

your phone number,

Your E-mail address (in case there is a need to communicate with you,)

your credit card number,

The security code (3 digits by the magnetic strip of Visa and Mastercard or 4 digits on the front of an

American Express Card),

the card's expiration date.

Now go on – shop on the Internet have fun, save time and hassle and get what you want from the privacy of your home or office. !

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Be a smarter shopper as you shop on the internet at your favorite shopping stores

By Christy Hollis

The internet can help you become a smarter shopper by introducing you to some of the best online shopping deals you'll find anywhere. And there's certainly nothing more convenient than online shopping from your bedroom, living room, rv, boat, hotel or office. With a few mouse clicks, you will find the best merchandise at the best prices and be able to make sure that you're buying from a reputable store.

A good tip for smart shopping on online shopping stores is to include several items on the same order instead of buying them separately. This will help you save on shipping costs. If you buy more than one item at an online shopping store, there's a chance that one item will be ready for immediate delivery, whereas another might not be in stock. Online stores generally give you the option of deciding whether to ship the items individually or to wait and ship them together. This is the advantage the internet has versus offline shopping.

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