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**Avoiding Fraud Through Safe Shopping**

**By Jeff Mueller**

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Avoiding Fraud Through Safe Shopping

Online fraud is an increasing problem that can be avoided. Every year more and more people shop online, and every year seems to bring more ways to trick unsuspecting buyers. This report was written to help protect you as a consumer.

Following the guidelines set in this report will protect you from most types of online fraud, and help you recover in the event that you are taken advantage of.

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Before You Buy  
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Before you buy anything online, review the store's refund policy. Make sure they will accept returns on defective or wrong items. Also, see how long the return period is, usually, it is 30 days.

Review the store's privacy policy. You want to know that your information is being handled responsibly before giving it to anyone.

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During Check Out  
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Plastic or plastic? During the checkout process you will be given a few payment options. Of these, you will probably see credit or charge cards. As you know, if someone accepts credit cards, they also accept debit cards. Debit cards are not the same when it comes to limiting your liability for fraudulent use. Debit cards are fine for most things, but not online purchasing.

Credit or charge cards are the ideal way to pay online. If you pay by credit or charge card online, your transaction is protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is

## Avoiding Fraud Through Safe Shopping

investigating the disputed charges. In the event of unauthorized use of your credit or charge card, you generally would only be held liable for \$50 worth of the charges.

Some credit companies even offer an online shopping guarantee that ensures you will not be held responsible for any unauthorized charges made online, and some may provide additional warranty, return and/or purchase protection benefits.

Double check everything. Make sure your billing, contact, and email addresses are correct and yours. You don't want your purchases delivered to someone else.

Always ensure that the checkout is being completed on a secure server. You can tell if a server is a secure server by the web address, it should begin with an https://. In addition, the bottom of your

browser should contain a padlock image.

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### After the purchase

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Always keep a record. You should receive a receipt or invoice after your payment. If you do not, politely request one from the vendor.

Be sure to save this receipt, you will need it as a proof of purchase if the item is defective and needs to be returned, or was never received.

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### Ongoing Precautions

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You should regularly check your credit card and bank statements for any unauthorized payments. If you notice anything that you did not authorize, be sure to notify your credit card company or bank immediately.

Some malicious applications will rest on your computer, and send your private information to someone else. This is a common cause of identity theft. For this reasons, you should always run the latest version of your antivirus program with the most recently updated databases. You should also run spyware removal programs regularly.

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### Conclusion

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Following the guidelines outlined in this report should lead to a satisfying online experience. The only identity theft victims are people that don't know or follow safe shopping practices.

Jeff Mueller is the founder/webmaster of Slick Shoppers <http://www.slickshoppers.com> Dedicated to finding the best deals and savings on brand name items.

### **Plastic Protection**

#### **By Debbie Dragon**

There are many people who still fear buying items or services on the internet because they worry about identity theft or credit card fraud. While these are natural concerns, it's important to note that there have been many advancements in credit card security, and in particular, protection for online purchases. Shopping online is not all that much different from shopping in person as far as security is concerned. Certain cards have special security features intended just for online purchases, and include password protection and single use credit card numbers.

Web sites that accept credit cards typically offer an additional layer of protection as well, by encrypting the information (credit card numbers) as it is sent from your computer to theirs. In fact, someone who is intelligent enough to decrypt such information is probably intelligent enough to create a self-generating credit card system, and make their own credit card cards with fake account numbers! Before making a purchase on a website, just make sure that there is a secure label someplace on the page, usually "SSL". Also, you can check to be sure that the domain starts with "https"; the "s" is to show you that it is a secure site.

Using credit cards online gives you purchase protection, in addition to security protection. If you make a purchase from an online merchant that does not delivery on their promise for what you expected to receive, or the item is never sent, your credit card offers protection. You will not have to pay for an item that is not as described. Also, if the item arrives in the mail broken or gets lost before you receive it, in most cases your purchase protection will allow you to return the item or obtain a new one.

Visa, among other credit card lenders, have come up with a way to password protect your credit card. Whenever you are shopping online, you will be required to input your special password before you can make the purchase. This protects you against people who have obtained your credit card number or have the card itself and are attempting to make purchases with it. As long as you don't store your password with your card, this layer of protection should make it impossible for someone else to use your credit card.

Many cards are currently offering single use credit card numbers for shopping online. Each time you make an online purchase, the credit card company issues a secondary card number, which will be used for that single purchase only. Once your transaction has been entered with your single use card number, you (or anyone else who may have seen the transmission or is waiting on the other end of the website for your card information!) will not be able to use that particular number again to make another purchase.

If the worst happens— and someone does happen to get your credit card number or the card itself— if you report the fraud the moment you notice it on a statement, or the moment you notice the card is not in your wallet— you will not be held liable for charges made on that card. In fact, it is the retail stores that take the biggest beating when it comes to credit card fraud, not the consumer. Shopping online is as safe, if not safer, than shopping at the store or over the phone thanks to the plastic protection your credit cards provide.

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