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Online Shopping: 10 Tips For Safe Online Shopping

By I-key Benney, CEO

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Have you ever bought a product or service from the internet?

Me too.

Some of the reasons why most people are shopping online are: they can buy anything at anytime because Internet shopping is available 24 hours, all the time.

You can shop from the convenience of your home. You can avoid traffic and crowding at the malls.

Online shopping is one of the best ways to locate hard-to-find items not available in your local stores.

Whatever you buy can be delivered by mail to your house.

Most online stores and companies provide excellent values and discount prices because they do not have to pay the overhead of owning a physical business that will cost them insurance, employee pay, taxes and more.

VeriSign, Inc. says that online sales recorded during the prime holidays shopping season was about \$2.2 billion dollars.

According to a study by Forrester Research Company, by 2010, online sales will reach \$331 billion dollars.

More consumers are shopping online today than a year ago. The range of products they buy are many: software, hardware, electronics, digital products, music, toys, e-books, books, programs, DVD, flowers, pets, jewelry, clothes, air tickets, insurance, cars, prescription drugs, comic books, games, gifts and more.

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They are flocking to buy from online bookstores, software stores, online computer stores, target stores, pet stores, liquor stores, drug stores, music stores, furniture stores, fabric stores, the Disney store, outlet stores, surplus stores, discount stores, thrift stores, gift stores, candy stores, lingerie stores, sports stores, video stores, sex stores, department stores, game stores, clothing stores and others.

Be a smart and savvy online shopper. Shop wisely and safely.

Here are a few tips to help you do your online shopping safely.

(1) Shop at the websites of companies that you know and are popular offline.

If you're not sure of the company, request their catalog or brochure first.

Be sure they have a physical address and phone, as well as an e-mail address. Call them and speak to a human being first.

Check with the yellow pages and the Better Business Bureaus to be sure the company is legitimate.

Read all the fine print and the refund policy before you place an order.

You may read about product reviews and what other shoppers have to say about a company at:
<http://www.epinions.com>, <http://www.consumersearch.com> , <http://www.productopia.com>,
<http://www.deja.com>

Here are some internet shopping agents' sites:

<http://www.comparenet.com> , <http://vo.infospace.com> , <http://bottomdollar.com>

To read about reviews on shopping stores, regarding ease of use, pricing, selection and service go to:
<http://www.gomez.com>, <http://www.bizrate.com> , <http://www.ratingwonders.com>

To read about web business frauds and get help to avoid being a victim, go to:
<http://www.fraud.org> , <http://www.bbbonline.org> , <http://www.webassured.com>

(2) Keep a record of all your purchases.

Most people are by nature disorganized and unable to keep records. Learn to keep records of all your online purchases. This will help you keep track of your spending and shopping.

Print all receipts or save them on your computer in a folder named "receipts".

This will help you locate orders that you placed but were never delivered.

The more organized you are the less negative online shopping experience you'll have.

(3) Keep all your important personal information safe.

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Don't give them to strangers who may call you over the phone or request them by e-mail.

Personal information includes: your address, e-mail address, phone number, social security number, drivers license, age, information about your family.

Don't give them to any stranger and, also, teach your children not to do so.

(4) Keep your passwords private.

When creating a password, avoid using phone numbers, birth dates or social security numbers.

Be creative. Use a password that is not easy for others to guess, and yet not easy for you to forget.

Change your passwords often. Use phrases to help you remember them.

Don't disclose passwords to anyone.

(5) Use a credit (but never debit) card to make your payment.

Be sure to keep all credit card payment receipts. Check your credit card account statements to be able to spot any unauthorized charges.

When you buy certain goods and services from some companies, sometimes they will keep billing you thereafter. So scrutinize your statements. If you see a charge you're not sure of, call the billing merchant and check it out.

Keep your credit cards secure.

Avoid making a payment using your credit card on a public computer.

Report any lost credit cards immediately and have them cancelled. Don't give anyone that you don't know your credit card number.

(6) Read the return policy before placing an order.

Be sure that you read and understand the return policy and warranty.

(7) Read and understand the company's privacy statement (or policy).

A privacy statement tells you how and why a business is collecting your information, and how that information may be used.

You may find the company's privacy statement (or policy) at the very bottom of the home page or inside their "Terms & Conditions" or "Terms of Service" (TOS).

(8) Use a secure browser and server.

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Be sure whatever browser you're using complies with the industry's security standards, such as secure sockets layer (SSL).

This security protocol scrambles or encrypts the personal information you send over the Internet to ensure your transaction is secured.

How do you know if the server is secure where you're making a payment?

If a Web site is using secure technology, its Web address begins with https and a tiny locked padlock appears at the bottom right corner of the screen.

(9) Check out a few stores and compare prices before buying.
Look for hidden costs such as shipping and handling.

(10) Use Yahoo Search Engine for all your searches.

Yahoo continues to be, not only the largest online company, but also, the best Search Engine.

Unlike the other popular Search engine, which keeps companies in a sandbox for many months and refuses to give them rankings for many months, Yahoo is pro business and gives immediate rankings

to companies and business.

Their search result is also excellent. That may be one reason why 60% of people online (including me) love Yahoo.

Also, they have the most reliable and the best hosting service in the world.

For these reasons, I strongly recommend you use Yahoo to do all your searches.

Happy and safe online shopping.

Warmly,

I-key Benney

I-key, an "Enlightened" man & Millionaire CEO from New York City is the creator of "Mscsrrr: Millionaire Secret Cash System", home based business, online investment opportunity (<http://www.mscsrrr.com>) which has helped thousands of ordinary people from all over the world to attain financial security and shining success during the past 2 yrs.

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

By Christy Hollis

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

3 Ways To Save Money Shopping Online

Online Stores & Shopping Online

Online Shopping for Dummies: Things You Need to Know When Shopping Online

Tips In Shopping Shower Curtains Online

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Instant Site Safe And Folder Safe

How To Win The War Of Internet Marketing

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