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Fraudulent use of credit cards is a common problem today. Finding a solution that is convenient and effective can be difficult. Methods to verify credit card ownership need to be very effective to help stop identity theft and other issues that are found with this problem today.

Hackers have one goal today â€“ to gain access to sensitive information for their own personal gain. Stopping them is the goal of many organizations today. There are many different procedures and programs that have been implemented over the years to work to resolve this issue permanently.

Unfortunately as the programs get smarter, so do the hackers. Each program that is implemented will stop the hackers for a brief period. However they eventually find a way to circumvent the program and begin using the stolen information once again.

Methods to verify credit card ownership today include the use of third party verification as well as the use of phone number validation. Using these various options can easily stop hackers before they are able to complete the process of placing an order for services or products.

Choices for using various programs to verify credit card information are numerous. Each option has its own benefits and disadvantage. One method that seems to be the most effective as well as the least inconvenient is the use of a telephone validation system.

These programs have the customer enter their telephone number in a simple step during the checkout process. A text message or automated voice call is then placed to that number which will contain a personal identification number.

This personal identification number must then be entered into the website in the next step of the checkout procedure. After the PIN is entered, the order can be processed as usual. If the PIN is not entered the ordering process is canceled right away, stopping the shipment of products and protecting the financial records of the person whose information is being used.

Of course as with any program that is implemented today there are ways that a hacker might breach the system. Today however this procedure has been very effective at stopping hackers quickly. Hackers are not likely to enter their own information into a website because this would create a risk that they will be tracked and caught. Because of this is makes it very easy to stop them from using the information that they have obtained.

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Caroline Prosser is Internet entrepreneur specializing in reselling used items through Craigslist and other online directories. She lives in Ann Arbor Michigan with her husband and two beautiful children. Caroline sometimes supplements her income by lecturing and writing articles about how to

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