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Protect your online reputation from identity theft by Joy Mali

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The greatest risk confronting computers and many online users is identity theft. Identity theft usually occurs when someone misuses oneâ€™s personal information to commit any fraud or crimes. The information may include your name, phone number, personal or social security number, password or credit card number.

So it is highly essential for individuals to get protection against identity theft. You might get your credit card statement with unknown charges or some of your highly confidential information (whether it is personal or professional) being displayed in a social networking site. Therefore to get rid of such unfortunate instances, privacy protection is must. Misuse of your personal information will surely damage your online reputation and will lead to many losses including negative impression to others.

Now the question arises, how is identity theft done? It generally starts with the misuse of your personal details including your financial information. Skilled online identity thieves may use different methods to get hold of your information that may include:

1. Dumpster diving- they ransack through trash looking for bills or other confidential papers with personal information in it.

2. Skimming- they steal debit/credit card numbers by using a special storage device while processing the card.

3. Phishing- they pretend to be a financial institution or company and send spam and pop-up messages to extract your personal information.

4. By changing your address- by diverting your billing statements to any other location they can change your address in the name of completing the change of address form.

5. Old fashioned stealing- it includes the stealing of purses, wallets, mails, bank and credit card statements, pre approved credit offers and new checks or tax information. By stealing personal records and access accounts they can easily proceed to the identity theft.

6. Pre-texting- by using false pretences they will obtain your personal information from financial institutions, telephone companies and through any other sources.

How they can harm you with the stolen identity?

Once the hackers or the identity thieves extract your personal details they can perform various frauds and scams including

1. Credit card fraud

2. Phone or utility fraud

3. Bank/ finance fraud

4. Government documents fraud

5. Social crimes

6. Social identity fraud

Therefore it is highly essential to protect your privacy. The most effective weapon is awareness against many forms of identity theft. You must be aware of the ways through which information are extracted and should always monitor your personal information. You must know the different ways through which you can overcome this problem. The best solution for you is to use the best identity management tool that will effectively protect your privacy, finances, reputation and safety online. It will scan your personal information and provide you real time alerts thereby providing you with a reliable identity theft protection.

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Keep a regular check for identity theft and get alerts when your online identity is at risk. Know here how can you get a identity theft protection in real time so that you can a protect your financial privacy against any theft or fraud easily. Sign up now with www.myid.com and a protect your privacy instantly.

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protect your privacy, privacy protection, identity theft protection, protection against identity theft, protect your financial privacy, financial privacy on the internet, privacy on the internet

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