Five Ways to Free Your Fear and Find Your Freedom with Online Shopping

by Joseph_Ivy

Article published on January 21st 2012 | Shopping

The digital age has brought a number of modern conveniences to our fingertips.Â For those who are new to cyberspace, technology can be a daunting tool.Â However, if you are aware of tips that will protect your identity and secure your personal information, you will find that using the internet for to replace your traditional methods of shopping will save you time and money.Â Following these five tidbits of advice will help to free you from the fear of online shopping and bring you a whole new sense of freedom and enjoyment from utilizing this wave of technology.

Â

Protect Yourself from the Start

Â

First of all, most sites require you to pay with a debit or credit card nowadays.Â Some sites will allow check or money order, which will delay your delivery, but this option is still available.Â The great aspect about using a payment card is that you can protect yourself in a variety of ways.Â Most banks will offer credit protection and alert you if an activity is suspicious.Â You also have the ability to check your account regularly to make sure that all of your purchases are valid.Â If you happen to find a discrepancy, these errors are easily traceable and most of the time, depending on your carrier, your account will be reimbursed if the purchase is not authorized.Â Before you begin shopping online, make sure you know the rules and regulations that pertain to your particular payment card, to help you protect yourself from unauthorized purchases.

Â

Research is Your Best Defense Mechanism

Â

With the vast number of eCommerce sites available online, it is difficult to know which ones are fraudulent.Â Doing your research ahead of time by looking up customer reviews, identifying if they have a secure payment guarantee and if they are recommended by the Better Business Bureau will heighten your protection.Â Identity theft does happen unfortunately, but usually to those who are naÃ¯ve and careless with their personal information.Â Do not ever give our your social security number or personal family information- eCommerce sites in general will never ask for it because it is not necessary to make a purchase.

Â

Update Your Virus Protection and Beware of Cookies

Â

Make sure that your computer is up-to-date with the latest virus protection and cookie blocker.Â Cookies on your computer are not as desirable as the ones you bake in your oven.Â If a site is tracking your visit with cookies, more information can be obtained from your personal browser, which can open you up as a target.Â Virus protection is also very important.Â If the site that you are

visiting appears on your virus protection, exit it and run a repair.Â Most online shopping sites are safe, but if a hacker is looking to obtain your information, attaching a virus is a tell-tale sign.Â

Â

Keep a Hard Copy

Â

Always make sure that you keep a hard copy of the records of your purchases.Â First of all, you want to make sure that when you receive your bank statement, the amount that you were billed matches the amount that you were charged.Â By keeping a hardcopy of the record with the confirmation order labeled clearly, you will be able to dispute a discrepancy much easier.Â Always make sure to double check whether or not you paid sales tax on your receipt, for if you didnâ€™t you may be liable for it come the end of the year.Â Make sure you look over your bank statements carefully at the end of each month as well.Â Those who do not are more likely to miss mistakes that could cost them a fortune.Â Â

Â

Always Trust Your Instincts

Â

Go with your gut instinct.Â If a site looks â€œphishyâ€• it probably is.Â Beware of the latest scams that ar out there on the market so that you can protect yourself.Â Knowledge is the best weapon of defense.Â Unfortunately, there are a lot of people out there who are out to get your hard earned money, but luckily there are so many methods of protection that are available today, it makes it that much more difficult to accomplish.Â By keeping a close watch on your accounts, securing your password and protecting others from knowing what it is, and ensuring that you are using a reputable site, you can guard against fraudulent activity.

Â

The Advantages of Online Shopping

Â

Releasing the fear from online shopping will give you so many advantages and conveniences.Â Compared to the traditional methods of shopping, you will save an exorbitant amount of time and money by doing your shopping online.Â You no longer have to pay for gas to go from store to store to find the product that you are searching for; you can have it delivered directly to your doorstep.Â You no longer have to feel the pressure of salespersons that are out to make a commission off your sale; you can browse at your leisure and buy an item without anxiety.Â You no longer need to travel out in bad weather to do your Christmas shopping; you can find the items that your friends and family truly desire from the comfort and warmth of your own home.Â Finally, you can bargain shop with greater ease, saving you money on every purchase.

Â

Online shopping does not have to promote a sense of fear.Â If you take the proper precautions to ensure your security you will find that shopping online can be an extremely enjoyable experience.Â Safety always begins with you.Â Make sure that you are aware of safeguards to protect your account and your identity that are available through your payment cards and the sites that you visit.Â Protecting your personal information and not giving our more than what is absolutely necessary is important as well.Â Be sure to follow your gut instincts, and research as much information as you can before you decide to divulge any part of your identity.Â Online shopping is an incredible way to save you time and money, and can become a convenient way to order the custom gifts for birthdays

and holidays that your friends and family will love.Â Why settle for running from department store to departme

Article Source:
http://www.articleside.com/shopping-articles/five-ways-to-free-your-fear-and-find-your-freedom-with-online-shopping.htm - Article Side

Joseph Ivy - About Author:
a Joseph Ivy is an avid online shopper who enjoys searching for great deals online. If you enjoyed this article you will enjoy his article on a California outlet malls.

Article Keywords:
Joseph Ivy, California outlet malls

You can find more free articles on Article Side. Sign up today and share your knowledge to the community! It is completely FREE!