

10 Tips to Safer Shopping Online

Online shopping is convenient, often lets you find the best prices, and lets you enjoy delivery to your doorstep.

But getting a great deal online involves more than just getting the lowest price. You want to be sure that products arrive on time, that quality is what you expected, that items include a proper warranty, and that there is a way for you to return products or get support with any questions or issues you have.

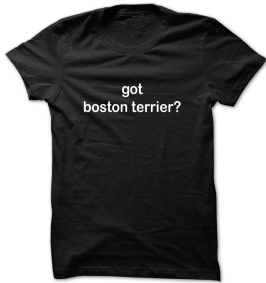
Apply these 10 Tips to improve your shopping experience:

1. **Make sure you are using a secure computing environment.** If your computer isn't protected from malicious software your financial information and passwords will be stolen (and everything else you store on your computer or do online). This concept is so basic, yet only a fraction of the U.S. population adequately protects their computers. **Use a secure connection** – make sure your computer's firewall is on. If you use a wireless network it needs to be encrypted so someone who is lurking outside the house can't collect your information. Avoid making any financial transactions when using a public network, you do not know how it may be compromised.
2. **Trust is the key to all financial transactions. know the merchant – or their reputation**
 - If you already know the store, shopping their online store is very safe. You can always walk into the local store for help if there's a problem.
 - If you know others who have had consistently positive experiences with the online store, you can be reassured of the site's quality.
 - If you don't know the store, it may still be the best bet; you just need to take a few more precautions. Conduct your own background check by looking at sites dedicated to reviewing e-stores. If the store isn't reviewed or does not have favorable reviews don't use it.
3. **Look for any merchant offers, coupons or discount codes.** Applying a coupon or discount code to your order can save a significant amount on your purchases or shipping costs.
4. **Avoid 'too-good-to-be-true offers.** Any e-store that promises too much at too low a price is suspicious. If the price is too low, consider whether the merchant came by the items legally, if you will ever receive the items you paid for, whether the items are actually the brand shown, or a cheap substitute, if the item will work, if you will be able to return damaged goods – or if the merchant is earning extra income by selling your financial information. Disreputable online stores – like their brick and mortar counterparts, may run an absurdly low price offer and then, claiming the item is out of stock, try to sell you something else in a classic "bait and switch" scam.
5. **If you are buying a gift Card, make sure you understand the terms** – if the gift card is for someone else, be sure the store is legitimate, that the person uses the store, and that there are no hoops they will have to jump through.
6. **Don't use an e-store that requires more information than necessary to make the sale.** Expect to provide some method of payment, shipping address, telephone number, and email address, but if the merchant requests other information walk away. You never want to give them your bank account information, social security information, or driver's license number. Some companies ask questions about your interests, but these should always be optional and you should be cautious about providing the information. Does the merchant resell, rent, or share your information? Check the site's privacy policy to understand how exposed your information may become. Many stores clearly state that they do not share, sell or rent consumer's information – others say they own your info and can use it (or abuse it) however they choose. Stick to the companies that respect your privacy.
7. **Need to create password for the site? – make it unique.** You will often be asked to create an account

with a password when you make a purchase. Usually you can choose not to do this, and unless you will use the e-store frequently, don't create an account. If you do want an account, make sure to use a unique and strong password.

8. **Is the site secure?** Before entering any personal or credit card info onto a shopping site look to see if the web address on the page begins with "https:", not of "http." That little 's' tells you the information is being encrypted to protect your information.
9. **Use a credit Card – or use a well-respected payment service like PayPal.** Do not use a debit card, or check as these do not have the same security protections in place for you should a problem arise.
 - o Credit card purchases limit your liability to no more than \$50 of unauthorized charges if your financial information is stolen, and the money in your bank account is untouched. Most debit cards do not offer this protection – and even when they do, you're the one out of funds in the meantime.
 - o Consider designating one credit card that is only for online shopping and transactions. This way, if the card gets compromised, you can quickly shut it down without impacting any other type of transactions.
10. **Always check the company's shipping terms.** Some merchant's charge exorbitant shipping fees that can turn a shopping bargain into expensive mistake. Look to see if they provide tracking and insurance. Understand what carriers they use, and be particularly cautious if the item won't be shipped within 10 days.

Let the online shopping begin...



Merchant : Sunfrog.com

Name: *Pets T Shirts, Got Boston Terrier T Shirt Hoodie Sweatshirt pre-owned*

Locale : English (US)

Coupons Code : [Download full Coupons Code](#)

Website : <http://scrail.net>