

# Online Shopping - Protect Yourself & Never Be Scammed Again

By Butch Pujol

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Butch Pujol  
butch@safeinternetbusiness.com

Safe Internet Business Solutions <http://www.safeinternetbusiness.com/buying-safely-online.htm>

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With the holiday season upon us, more and more people will be turning to the Internet in order to complete their shopping from the comfort of their own home. You may be one of them. While online shopping does offer a world of conveniences, it also - especially now - offers a cesspool filled with those who want to take your money and run. Can you confidentially shop online? Of course... provided you learn to protect yourself!

There are several things that can act as signposts for both legitimate and unscrupulous businesses. Keeping these in mind, and taking just a few extra steps, can make all the difference in dealing with a reputable business or the Grinch That Stole Christmas.

## 1. Know The Worldwide Web Is A Huge Place

It would truly surprise me if one, and only one, Web site had exclusive sales for a product or service. In the majority of cases, you can find the exact same product from dozens of different sites. Keep this in mind when someone tries to "railroad" you into buying from them right that minute or missing out forever. It simply isn't true most of the time.

## 2. Pay Attention To Site Appearance

Those who are serious about their online business will make an extra effort to portray professionalism. When you see a site that looks "homemade", it probably is. These sites are often thrown together on the spur of the moment. No money is invested in appearance because the business has no plans to stick around.

Granted, there are a few "homemade" looking sites owned and operated by legitimate businesses. But keep this in mind... a company who is unwilling or unable to invest the needed funds into their Web site is also usually unstable.

## 3. Use A Credit Card

When buying online, always use a credit card. Why? It offers the most protection you can currently get online. If you experience credit card fraud, you're protected. If a company charges funds to your account and does not deliver, you're protected. If you can't reach the company for a return,

etc... you're protected.

Other services, such as email payment services or traditional paper checks, don't offer any protection at all.

#### 4. Secured Servers Only

When you enter a shopping cart, or other online payment system, be sure to check for one of two things. Just because the Web site copy states that the server is secured doesn't mean it is. In the "address" line of your browser, you should see an address that begins with "httpS://". This "S" stands for secured and will not appear unless the transaction is encrypted.

The other clue to look for is a gold lock in the lower, right-hand corner of your browser. This, too, lets you know the transaction is secured.

#### 5. Check Them Out

Finally, if you're at all suspicious of the company, check them out with the Better Business Bureau or another consumer protection agency before buying. The extra time you spend with your investigation can pay off big in a savings of time and trouble later.

Always keep your eyes open when shopping online. By educating yourself in the area of consumer protection, you can greatly improve your ability to shop confidentially online. With a little precaution, your holiday shopping will be pleasant and trouble-free!

Butch Pujol is an online Consumer Advocate who helps you make the most of the Internet. Whether you're a business owner or a consumer, find out more about shopping safely online - and how to get your money back if you have already been scammed. Click here for more info.  
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