

# Things to Consider When Making Online Payments

Ordering products and services have become extremely easy for consumers with the ability to both shop and pay online. Thanks to this technology, any person who has access to the Internet and has a debit or credit card can buy goods and services locally, across the nation or from the other side of the world. A huge number of online transactions take place worldwide every minute. Despite the enormous benefits, there are certain precautions one should consider to avoid trouble and worry.

## 01. Check for the Padlock Mark

It is extremely important to avoid making online payments to websites which are not secure. Unsecure sites do not guarantee the security of your transaction details. Be sure to do your transactions **ONLY** through the secure sites that contain a **Padlock mark** (the location of the mark may vary depending on the browser). These sites are also recognizable from the additional "S" letter after regular "http" in the URL (secure checkout has "**https**" instead of "http").

## 02. Avoid revealing everything

When you make online payments, the seller shouldn't ask for too much of your private information like your social security number, birthday etc. In the event a seller asks for this information that are not related to the respective transaction, the best thing is to skip answering those questions or avoid the seller.

## 03. Buy from trusted sites only

Genuine vendors display their business details on their site. These details should include clear contact details with street address of their physical location and a working phone number. When dealing with a site you've never purchased from before, consider making a small purchase to try their trustworthiness.

## 04. Strengthen your security

Basic, free anti-virus programs are not sufficient protection to assure your safety, in terms of online shopping. Online shoppers are strongly advised to elevate their protection from a single antivirus program to a full Internet Security Suite that includes anti-virus and anti-malware protection.

## 05. Use strong passwords

Although this is one of the basic rules related to information technology, many people still do not pay much attention on the strength of their passwords. When it comes to online shopping, use strong passwords when you create accounts on websites.

## 06. Use different passwords

It is very important to not use the same password for every site. Hackers that gain access to one website won't also have access to all the other websites where you have accounts.

## 07. NEVER do it in public

Do not use public computers (in cafés etc) to do your online transactions. Some of these public computers may contain spyware like key loggers to capture your information. Also, when providing payment online, avoid using your laptop or small handheld device in public, as you can't guarantee that someone isn't peeking at your transaction.

## 08. Check statements regularly

Your bank and credit card statement may reach you once a month. But thanks to technology, you can check it online regularly. Refer to the transaction details carefully and check for suspicious records. If you find something that you don't recognize, immediately contact the bank that issues your card.



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