

Is Online Shopping Secure?

Whether or not online shopping is secure is one question which gets asked over and over again by those who are considering making a purchase online. Unfortunately there is no simple answer to this question which will apply to all online shopping situations. However, there is a list of questions which online shoppers can ask to assist them in determining whether or not it is safe to purchase the item they are seeking online. A few of these questions deal with the online retailer's reputation, the security of the server and the return policy offered on the items. This article will discuss some of these questions in an effort to help readers make informed decisions regarding online shopping.

Is the Online Retailer Reputable?

Determining whether or not an online retailer is reputable should be the first step shoppers take before deciding whether or not to make a purchase online from a particular online retailer. This is important because shoppers are much more likely to be satisfied with purchased from a reputable breeder than they are to be satisfied when the purchase is made from an online retailer with a less than favorable reputation.

There are a few methods shoppers can use to verify the reputation of the online retailer. Consulting the Better Business Bureau is just one of these methods which can be very beneficial to the shopper. Here the shopper can find information regarding previous complaints against the online retailer and can use this information to determine whether or not the retailer has a reputation for dealing fairly with customers. Online retailers who have been in business for a few years and do not have any complaints against them or have very few complaints against them can generally be trusted while shoppers should be wary of consumers who have many unresolved complaints against them or who have only been in business for a short period of time.

Is the Server Secure?

The security of the server used to complete the online purchase should also be questioned by online shoppers. This is a valid concern because identity theft can cause a tremendous amount of problems for the shopper. However, there is a very simple way in which an online shopper can determine whether or not the website is secure. Whenever submitting sensitive data such as credit card information the shopper should carefully examine the web address. A secure website will have a prefix of https:// while an unsecured website will have a prefix of http://. If the website is not secure the online shopper should consider making the purchase by calling customer service instead of submitting

the information via the unsecured website where it can be vulnerable to being intercepted.

What is the Return Policy?

Carefully reviewing the return policy of an online retailer can also give the shopper a good indication of whether or not the seller is reputable. In general the return policies offered by online retailers should be very similar in nature to the return policies offered by traditional retailers with the exception of special provisions for handling the shipping of the product back to the retailer. Return policies which are unusually restrictive should be considered suspect by the shopper and may indicate a need for the shopper to do some additional research before deciding whether or not to patronize a particular online retailer.

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