Online credit card
"Online credit card usage" – convenience at its best

Commerce and technology, combined as a one package – this is what online credit cards are.
With the advent of internet, the knowledge and communication barriers were broken. Also, with internet, came the concept of e-shops or virtual shops that existed only on the internet. You could shop at these shops by making use of their online credit card payment-acceptance ability. Once the online credit card payments were verified and approved, the goods got delivered to your door. This is what we call convenience at its best.

With more and more e-shops getting setup everyday, online credit card usage is becoming even more popular. The possibility of receiving online credit card payments has given a totally new dimension to shopping. Now, you can not only shop from the comfort of your home, you can even get discounts on these products. This is really amazing. No need to bother about the weather, no need to worry about the traffic jams or any other thing. Just go to an e-shop, select a product, make use of their online credit card payment-acceptance facility to make the payment and be ready to receive the goods at your doorstep.
With online credit card processing facility, starting a business (an online business) has become just unbelievably easy.

However, there is nothing without pitfalls. One of the pitfalls of online credit card usage is the possibility of online credit card fraud. This online credit card fraud can happen in two ways. The first one is related to the company, on whose website you made online credit card payment for purchase of goods; this company itself could be fraudulent i.e. it could take the online credit card payment from you but not deliver the goods to you. Moreover, they could use the details of your credit card (received through the filling up of online credit card payment form by you) for fraudulent purposes. The second type of fraud is committed by fraudsters who use various softwares/devices to capture the details of online credit card payments (as you enter them on the online credit card payment form of a website). These softwares are popularly known as spyware and these fraudsters as online spies. The spyware works by capturing keystrokes or taking screenshots of whatever you do on your computer and then passes it on to the spy. However, there are anti-spyware softwares available which can be used to counter such spyware.

So, the advent of online credit card usage facility is a boon to us. However, you must exercise caution when making online credit card payments e.g. don't access your bank accounts or make online credit card payments from internet cafes (unless you are absolutely sure about the credentials of the internet

café).