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Is it safe to use my credit card to do online shopping? by [Jwallace10](#)

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Many people who shop online for the first time are understandably cautious about their credit card details falling into the wrong hands, but the truth is that it's no more risky to use your card to make online purchases than it is to make credit card purchases at high street stores. In fact, when you learn to recognise the signs of a reputable and secure website, you could feel even more confident when shopping online than when paying in person.

Identity theft is still a problem online, just as it is in the real world, and just as you would take care to protect your credit card information in day to day life, so should you take care never to reveal more than you need to online. Retailers will only ask for your credit card details at the final stage of purchases, and these should only be made through secure websites, which can typically be recognised by padlock symbols and accompanying information on your web browser.

Your credit card provider will never ask for your card details in an email, so learning to spot the signs of a fraudulent email is also important for protecting your security online. One of the first signs can be the email address of the sender, though some cyber-criminals are able to mirror official email addresses for these purposes. If you're in doubt as to the authenticity of an email, you should contact your credit card company through their official website.

There are various mechanisms in place to protect your information and finances when you pay online with your credit card, to the extent that this is usually a safer option than paying by debit card, not to mention that credit cards are more versatile and widely accepted.

Under distance selling regulations, if a third party does gain access to your credit card details online and you cancel the transaction, you will not generally be liable to pay anything, including being exempt from the standard £50 maximum if your credit card is used fraudulently in person following physical theft. What's more, if your debit card details are obtained by a third party, they may be able to clear out your current account before the card is cancelled, and you may not have the same legal recourse as with a credit card.

Another option for paying online is to purchase a disposable credit card, which can be used in a similar way to a gift card and may be restricted to use on certain websites.

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The author of this article on a [credit card](#) is a part of a digital marketing agency that works with brands like Barclaycard. The content contained in this article is for information purposes only and should not be used to make any financial decisions.

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