

How to Prevent Online Identity Theft

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Identity theft rates one of the fastest growing crimes in America today and the Internet can make it even easier for some criminals to take your good name and drag it through the mud.

Identity theft involves criminals stealing your personal information such as credit card numbers, social security numbers and other information, usually to buy things on credit or to empty out your bank accounts.

Through your financial liability with your credit cards may be limited to \$50 to \$500, it can take years for you to clean up the mess online identity thieves leave behind.

As with any crime, an ounce of prevention may just cause the would-be identity thieves to leave you alone and move on to an easier target.

The following tips can help you avoid having your identity stolen.

1. Never give out your social security number, online or otherwise. No company you buy things from needs your social security number.

If you do business on the web, obtain a a Federal Tax ID number to use instead of your social security number.

Once criminals have your social security number, along with your birth date and address, they have virtually everything they need to start wreaking havoc in your life.

2. Use a good anti-virus program. One of the ways criminals get your credit card numbers, passwords and other sensitive information is through "Trojan horse" viruses that log your keystrokes and transmit information to the evil doers.

The "Bad Trans" virus that has caused so much havoc is just such a virus.

3. Always use a "secure" server when transmitting credit card information over the web and know something about the company before handing over your information.

You can feel pretty confident that you are using a secure server if a little lock displays in the status bar on the bottom of your web browser.

4. A popular new way to pay for goods and services online is to "use your checking account just like a credit card".

Be extremely cautious about paying this way through the web. By giving a company your checking account numbers you give away much of the information necessary to empty your bank account!

5. Never give out information such as your birthday, marital status, education level or other personal information.

This additional information makes it extremely easy for criminals to make themselves appear legitimate when they pose as you. Websites should ultimately only require you to provide your name, email and billing information for a purchase.

You should avoid any site requiring more information than that.

These criminals prey on people's ignorance and you can usually defeat them simply by making it too hard for them to get your information.

If you do find yourself a victim, immediately contact police and get legal help. Do not wait because you feel embarrassed or "stupid" over what happened.

Waiting only lets the trail grow cold and limits how much law enforcement can do to help you.

About the author

Jim Edwards & David Garfinkel are co-authors of the NEW "eBook Secrets Exposed": How to Make MASSIVE Amounts of Money - In Record Time - With Your Own eBook! WHY are some people getting positively RICH selling ebooks?

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