

Tips For Credit Card Security

Contributed by Webmaster

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Credit card providers are obligated under the law to protect their clients identity and information. Recently, California courts laid a lawsuit on one of the leading card providers for negligence in security. According to various reports, more than millions of people were robbed of their identity, due to negligence of the card providers. Therefore, understanding disclosure on credit cards is essential, since your Identity is at risk.

To make matters worse, the company-pending suit neglected to inform their cardholders that their identity was at risk. The downside is anyone can tell you that the security level of their system is bulletproof, but once the curtains fall, you might find your self in a whirlpool of subpoenas, courts, lawyer offices and so forth.

From personal experience, I can tell you that once you loose your identity you might as well jump off the nearest cliff if you cannot battle the problems that come along with identity theft. The problems can last a lifetime, and if you are lucky, you may restore your life after eight or more years.

Credit Card Tips for Security

If you have a major credit card, store the card in a safe location. Forget that "never leave home without it" crap, rather leave home with your credit card only if you feel you will need it for an emergency, or if you are going on a trip. Only use your cards at places that are proven trustworthy. Stores that ask for your ID before using your credit card are safer than stores that do not bother to ask for picture ids. If the stores fingerprint you, do not be offended, since this is for your best interest. If the stores do not fingerprint you, then you may be worrying later.

If you use your credit card online, make sure the site offers secure encryptions. There are a couple of ways to tell if the site is secured. One way, is to look for a lock and key, usually found in the lower corner of the web page. If this symbol is there, then the site has a measure of security. However, if the sites have https:// in the search engine, then the security is even better. It stands for security.

Credit cards are like gold, if you own one you must treat the card as if it is a precious piece. If anyone gains control over your credit card, you are subject to identity theft. Since most stores will not fingerprint, ask for PIN numbers, or IDs, you can never tell what your risks are if someone gets your credit card.

If you notice any activities on your credit card, statements that do not appear to be your own contact your credit card provider immediately. The card provider, if you took the time to research and learn, should have fraud insurance coverage. Some cards will charge minimal \$50 if your card is stolen, while others claim to offer 100% Fraud protection plans.

Regardless, if your company tries to make you pay for the fees on the credit card and you have proof the fee is not yours. **DO NOT** pay the charge. Your credit card provider should have giving you a procedure, Terms & Conditions and other material once you were accepted for your credit card. Pull out that procedures guide and read it carefully, searching for Fraud protection and relative details to learn what you can do to protect your self.

There are companies that are defrauding people, and few companies may tell you that the laws stipulate that it is your obligation to pay the bill, even if you were not the person that created the fee. This is not true, and we can all hope it will

never be true. Finally, if you notice any wrongful activities on your statement, close your accounts immediately to avoid additional fraud attacks.

Some card providers may put up a fight if you try to close the account, but again read all the information provided with your credit card, and contact a qualified attorney if necessary. Last word of advise. Identity theft predators are claiming the life of millions all over the world each day.

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