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Online purchases carry a low risk of thieves stealing your payment information, but you can reduce the risk of unauthorized charges by using the best payment method for each situation. To some extent, you can rely on technology to protect you. Your financial information is usually encrypted, but even when you do everything right, there's a possibility of data breaches or intercepted traffic. Frequent payments of choices online include credit cards, debit cards or payment services such as PayPal. Depending on your concerns, one of these decisions would be better than the other. Credit cards are among the best options for online payment because the Fair Payment of Credit Act limits your liability to \$50 in the event of fraudulent charges or errors. You will have zero liability if you reported the card lost or stolen before the fraud is used or if only the numbers and not the actual card are stolen. In addition, many credit cards offer protection against fraud and other security features that delete \$50 liability allowed under the FCBA. Discover, for example, allows cardholders to freeze their accounts immediately through a mobile app. Capital One offers virtual card numbers that can be used for online purchases, protecting your actual card numbers. When shopping for a new credit card, be sure to check what types of security features are available. Even if you're not responsible for the charges, credit card fraud could drive you away. If you use your credit for everyday personal or business expenses, you will have to pay another way while you wait for a new card with a new number to arrive. You'll also need to update your account information for all recurring invoices paid for by the card. Third-party payment services are also a good option for shopping online. PayPal is probably one of the most popular services, while others are also growing in popularity, such as Apple Pay, Google Pay, Amazon Pay, Venmo, Payoneer and more. These services can provide an additional layer of security. Instead of providing each website where you are buying, please provide your credit card number or bank account details, you only pass it on to the payment service you use for online purchases. If you're shopping in a number of places or places you're not familiar with, it's a good idea to reduce the number of places where hackers can find your information. Use a credit card to fund payment services whenever possible. In this way, if a dispute arises and the payment service does not decide in your favor, you can also challenge the costs with your credit card company, where you may have better luck. Some payment services also offer customer protection features that reduce or eliminate your liability if purchases never come or deceive you. PayPal, for example, it reimburses both the purchase price and shipping costs if the wrong items are received or if they get damaged, other security features. Debit cards offer convenience for credit cards and sometimes have comparable liability protection, but they pull funds from your control account – and that's a big difference. Even if your bank recovers every dollar lost as a result of fraud, it's still your money that's stolen as opposed to a credit card maxed out by thieves. This can lead to domino effect problems, including check jumping and an inability to make simple purchases in the time it takes for the money to be refunded. If you simply can't use your credit card or payment service, a prepaid card can help insulate your control account from problems. These are used to load funds into a card and there is no immediate withdrawal from your account. Within the meaning of the Law, the Law on electronic transfer of funds offers debit card users protection, similar to FCBA credit card users. But it's not that robust. There is no liability if the card is logged lost or stolen before all charges are made, but the liability can be as high as \$500 if the user does not report the card lost or stolen within two days of learning of the loss or theft and as much as the total amount taken from your accounts if not reported within 60 days of receipt of the statement. When opening a control account - it's important to check with a bank or credit union about security features and debit card policies. One of the easiest ways that thieves steal information is by hacking public Wi-Fi hotspots, so it's generally a good idea to avoid paying online from your local coffee shop. If you need to use a public Wi-Fi connection, make sure the website you're visiting is fully encrypted. The easiest way to say it is to make sure that each page has a site URL that starts with https as opposed to http. Also, avoid using mobile apps that are connected through public Wi-Fi hotspots because it's harder to be sure they are safe. Although most of our popular apps and services are free, some of our favorite online services are ready to upgrade or pay. It supports developers and also gives us some wonderful premium features. Here's a look at the ten best online services that are actually worth the price tag. As we prepare to thank you for our delicious Thanksgiving meals (and upcoming food comas)... Read more Last week we asked you to share which online services you're currently paying for, and now we're back on universal favorites. Here's the order of popularity: We love free stuff, especially free apps and services. But sometimes you have to do a little pony... Read more Netflix: This service of renting and streaming movies has been by far the top of the recommendation and it's not hard to see why. Netflix is affordable, has a huge library of movies, and can stream on so many different devices. Recently, it was also the best reader choice for the best online video service. Searching for video on the Web isn't what it used to be. Last week, we asked you to my Read more Amazon Prime: Fast 2-day sending from superstore is also great value if you and your family buy a lot of goods from Amazon. The added instant video streaming bonus for Prime members is an added incentive. (Prime can also be offered free of charge with the student EDU address or by being a parent.) Amazon is offering students with a valid .edu email address a free year of Amazon Prime who ... Read more LastPass: One of our favorite password managers, LastPass is a simple, any browser, any OS password solution. Premium features that cost \$12/year give you access on your mobile phone, no ads, usb thumb authentication, and more. Click to see how enough to keep track of your daily life without filling your head... Read more Xmarks: Another handy gadget, worth paying (and lastPass company), Xmarks synchronizes your bookmarks across browsers and platforms. In fact, he was previously voted the best tool for bookmark management work. Premium subscribers can use Xmarks on iOS, Android and BlackBerry; See their bookmarks in Dolphin HD; and get a longer backup/restore history. Last week, we asked you to share your favorite bookmark tool and then round up the results... Read more Dropbox: A file synchronization tool that we mentioned quite a lot. In addition to synchronizing and supporting your stuff everywhere, there are other convenient ways to use Dropbox. Upgrade to a higher plan (\$10/month for 50GB; \$20/month for 100GB) for more storage than the free 2GB guaranteed (or see our inexpensive guide to getting more Dropbox space). The free Dropbox utility is great at synchronizing files between computers, but it has a lot more potential... Read more Xbox Live: Gold and Family Memberships for Xbox LIVE lets you play games online with friends, watch movies from Netflix and Hulu Plus, watch sports live from ESPN and more. So that's pretty much what's going on for Xbox fans. Hulu Plus: Unlopping on this tv streaming service is a great way to cut the cable cord. The \$8/month Plus service gives you multiple devices from which you can watch, all current episodes of the season, HD and exclusive content. Flickr: Pro account (\$24.95) on the Flickr photo-sharing site gives you unlimited upload and storage (compared to 300 MB download limits), stand accounts, archive images and photo replacement, and more. Pandora One: Pandora's super online music service is limited to free users at 40 hours a month. Pandora One services are listened to indefinitely, with no ads, and fewer interruptions, as well as better quality audio for \$36/year. Evernote: One of our favorite tools for burning and cutting out web pages, Evernote may be worth upgrading \$5/month (\$45/year) to Premium for you, if you upload a lot of large files, you want to synchronize files that aren't or need more cooperation capacity. Google Storage: If you need more space for your Online Gmail, Google Docs, and/or Picasa web albums, adding additional Google Storage is pretty cheap. For \$5/a year you can get 20GB of storage, and plans go up to 16 TB of space. Services Services Services they are just the most popular online services readers pay for and some reasons why premium plans are worth it. If you have other thoughts about these or various online services, comments are wide open. Melanie Pinola, author of this post, can follow or contact her on Twitter. Twitter.

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