



Online Shopping

How to shop safely online



Shopping online

- Generally speaking it is safe to shop online if:
 - You check you have a secure encrypted connection.
 - You ensure that you are connected to the correct website.
 - You limit your exposure to fraud.



Checking you have a secure encrypted connection

- Does the website address (URL) start with https?
- Can you see a padlock somewhere on the website address line – the position can vary depending on the browser you are using.



Ensure that you are connected to the correct website

- The website address is not the same as who a website address is register to – recognise how to tell the difference.
- Is the website address registered to the company that you would expect – check carefully.
 - Looking for the Halifax Building Society. The site says it is registered to Halifax plc. Is this correct?

NO

It should be Lloyds Banking Group plc



You limit your exposure to fraud

- Some suggestions
 - Have a special credit card with a low limit for online purchase.
 - Use something like PayPal. Large numbers of online organisations now accept this means of payment.

PayPal



- PayPal started life as a company called Confinity and was launched as a money transfer service in 1999.
- PayPal became prominent when purchased by eBay in 2002 because of its ability to allow you to sell as well as buy. (You don't have to sell things though to use PayPal.)
- You set up a PayPal account with a Username and Password.
- The PayPal Account is tied back to a credit card account so anything you charge to you PayPal Account is recharged , by PayPal, back to your credit card.
- The credit card account details are only seen by PayPal.
- When you purchase using PayPal, you will be first be transferred to a PayPal screen.



PayPal

- You will need to enter you PayPal Username and Password.
 - Note - this does not mean you are logged into PayPal.
- If Username and Password is valid, PayPal informs the supplier you are purchasing from and sends them the money.
- At the same time PayPal debits your credit card for the same amount.
- You get an email from PayPal informing you of the payment.
- PayPal offers a refund if you supplier defaults on delivery.
- **Make sure you use a password which is difficult for anyone else to guess for your PayPal account.**
- See following website for more information
www.paypal.com/uk/webapps/mpp/personal

eBay



- Items are often cheaper than elsewhere
- You can often find items/spares that are not available anywhere else
- There are two methods of selling on eBay
 - Bid for an item
 - Fixed price – usually a trading concern
- PayPal is my preferred option for payment
- PayPal is a must if you are selling
- Finally – BE VERY CAREFUL