

## **INTERNET BUYING SAFETY**

- Despite these many concerns, some now argue that it is actually safer to buy online than buying over the phone or handing your credit card over to someone in a shop. This is because if the online payment is handled properly your banking details will be "encrypted", which means they cannot be viewed by anyone other than those handling the transaction - usually the banks.
- If you're still unsure, Card Watch, the UK banking group that works with the police and retailers to stop credit card fraud, offer the following "top ten tips" when buying online:
- Make sure your web-browser (that's the software that you use to view websites, most commonly Internet Explorer or Netscape) is set to the highest level of security notification and monitoring. These options are not always automatically activated when your computer is set-up, so check your manual or the "Help" option.
- Check you are using a recent version of your web-browser as they often include better security features - up-to-date versions can be downloaded free from the Microsoft or Netscape websites. If you have a different browser or use on-line services such as AOL or CompuServe, contact your ISP (Internet Service Provider) or software supplier to find out how to activate their security features.
- Before purchasing from a website, make a record of the retailer's contact details, including a street address and landline phone number. If these details are not available on the website, consider going elsewhere to buy, do not rely on the e-mail address alone.
- Do not enter personal details unless the security icon is displayed (this is a small padlock that normally appears at the bottom of your browser when you begin your transaction over the Internet). You can click on the padlock to see if the retailer has an encryption certificate. This should explain the type and extent of security and encryption it uses. Only use companies that have an encryption certificate and use secure transaction technology. The address of the page where you enter personal details should also start https://.
- If you have any queries or concerns, telephone the company before giving them your card details to reassure yourself that it is legitimate.
- Print out your order and consider keeping copies of the retailer's terms and conditions and returns policy. Be aware that there may well be additional charges such as postage and VAT. When buying from overseas always err on the side of caution and remember that it may be difficult to seek redress if problems arise.
- Check statements from your bank or card issuer carefully as soon as you receive them. Raise any discrepancies with the retailer concerned in the first instance. If you find any transaction on your statement that you are certain you did not make, contact your card issuer immediately.
- Ensure that you are fully aware of any payment commitments you are entering into, including whether you are instructing a single payment or a series of payments.
- Never disclose your card's PIN number to anyone, including people claiming to be from your bank or the police, and never write it down or send it over the Internet.
- If you have any doubts about using your card, find another method of payment