

CPO Briefing Material for Safe Online Shopping Campaign

From 22/11/2017 to Xmas



The Internet provides a safe and convenient forum for people to shop and communicate with friends and family. Market research suggests that more and more people are conducting their shopping online with 30% of consumers expecting to use their mobile phone as their main shopping tool in the future¹. December 2016 saw an increase of 15.4% in online purchases² with over 50% of Irish people shopping online³, most of whom purchased or sold goods and services with no difficulty. However, in a small number of cases difficulties do arise and fraud results in users losing money or having their credit/debit card details being compromised.

Cyber Monday and Christmas is a time when consumers switch to online forums to get the last minute or cheap purchase. Goods that aren't available in stores can be found online, sometimes at cheaper prices; all of which increases the attraction of online shopping. Anyone shopping on the Internet should take greater precautions when purchasing goods online than they would when they purchase in shops. An online marketplace doesn't have the security of being face to face contact with seller in a known physical location.

Online Consumers

If shopping online, consumers should follow the **12 Golden Rules of Safe Online**

Shopping The DO's

- " Only buy from **trusted sources**, shops or brands that you are familiar with
- " Use **credit cards** when purchasing things online
- " Make sure the data transfer is appropriately **protected**. Look for the padlock symbol
- " Think twice before allowing e-merchant stores to **store your payment details**
- " Be aware how to control the **recurring charge** if paying for a continuous service online
- " Always **save all documents** related to your online purchases.

¹ PWC, Total Retail Survey 2017.

² Visa Consumer Index, January 2017

³ Retail Ireland/IBEC survey 2017.

The DON'Ts

- If you are not buying a specific product or service, **don't submit** your card details
- Avoid doing your online shopping at **sites that don't use full authentication**
- Never send your Card number, PIN or any other card information to anyone **by email**
- When purchasing something online from another person, **do not send money up front**
- Never send your card details in an **unencrypted email**
- **Don't send money** to anyone you don't know online

REMEMBER

- ☐ Regularly **check statements** and transactions for any frauds or suspicious activity
- ☐ **Report suspicious transactions** to your local Garda station and to your bank or card processor.

Advice for Online Retailers

Retailers can also be the target of online frauds when it comes to purchases or goods online. Compromised credit cards or requests to pay for goods and services using money transfer services can result in significant losses for online sellers. To avoid those losses, some basic steps should be kept in mind by online retailers and private sellers.

- Beware of any purchases of bulk items or large quantities of the items or random goods
- Check any purchases of high-value goods or goods that can easily be resold
- Be cautious with purchases using credit/debit cards issued overseas or in a different name than the purchaser
- Check that delivery and billing addresses are the same.
- Check addresses and usernames online using Google to see if any reports or complaints.
- Require postcodes with addresses. Use Google maps to make sure the address is correct
- Be cautious of bulk purchases of gift cards and guest logins rather than users creating accounts
- Small cost purchases followed by larger purchases by the same user could indicate someone testing a compromised card
- If you capture IP addresses check them online to see where they are registered. If the billing/delivery address is in a different country, this could indicate a problem

Further advice/information

www.europol.europa.eu for advice on crime and golden rules of safe online shopping

www.garda.ie for crime prevention advice and contact details of local Garda Stations

www.bpfi.ie for advice on banking and payments (or your bank's website)

<https://thecai.ie/your-rights> Consumer Association of Ireland re online shopping rights