

**With a strong Aussie dollar and competitive pricing it's easy to see why online shopping is more popular than ever. Offering the convenience of 24 hour trading and home delivery, putting a dent in your credit card isn't hard when purchasing over the 'net.**



Exchanging credit card or bank details online increases your vulnerability to online theft or fraud. Never fear, we've put together some helpful tips so you can fill your shopping cart safely and securely.

## Size matters

Choosing a secure site to browse is the first step to safe online shopping.

- Avoid search engine shopping for price comparisons, as they often point to mystery merchants you've never heard of.
- Stick with the big names you know like eBay, Amazon, DealsDirect or the online version of your favourite retailer.
- If the site belongs to a smaller company and you just have to have what they're peddling, give them a call to check if they're legit. No contact details on the retailer's webpage spells suspicious.

## Plastic fantastic

More often than not, making a purchase online requires a credit card so it's important you choose the right one.

- Most credit cards come with built-in security for web shopping. Check with your bank and ask for advice on the most secure card available.
- If you're not happy with your delivery or your order never shows up, you can ask your bank to arrange a chargeback.
- It's worthwhile using a card with a lower credit limit to reduce the impact of fraud or theft.
- If you're nervous about using a credit card, make purchases from sites that offer PayPal as a payment option.

## Count your cash

If you're a frequent online shopper, it's a good idea to keep a close eye on your accounts for any unusual activity.

- Check your statements online as soon as you can after making a purchase. If you spot anything unusual, make a report to your bank immediately.
- If you're unhappy with a transaction, check the seller's website for information on their dispute process.

- Organisations like the Australian Competition and Consumer Commission (for purchases within Australia) or Econsumer (for overseas transactions) will help if you need to make a complaint.

## Don't flash your privates

Keep your personal information to yourself. Other than your name and delivery address, an online retailer shouldn't need any more personal details when processing a transaction.

- Only provide the details you have to and ignore any additional information requests or personal questions.
- Check the bottom of the page for the Secure Socket Layer (SSL) encryption. This scrambles (or encrypts) the purchase information you send over the Internet. A good rule is 'no padlock, no purchase'.
- Never send your credit card details over email or directly transfer your cash into the account of a business.

## Secure your PC

A vulnerable or infected computer will undo all the hard work you've put into avoiding online fraud.

- Ensure automatic updates and scans are regularly done on your computer. Keep your virus definitions up-to-date and have a firewall up to block potential intruders.
- Use strong passwords.
- Secure your home wireless network and avoid making purchases using an internet café or public computer.

Pick up more hints and tips from **iiNet's Online Safety Series** from [iinet.net.au/safety](http://iinet.net.au/safety).

