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Shopping in your bathrobe



Today's high speed internet access methods have paved the way for significant growth in the area of 'online shopping' (or e-commerce – 'e' standing for electronic). This global marketplace enables you to buy books from the other side of the world or fresh groceries from your local city, whilst sitting in front of your computer, in your bathrobe. Online retailers can now show detailed pictures of their stock and you do not have to wait for 5 minutes before everything is displayed on your screen. Security has also improved, with higher levels of encryption now provided to mask your credit card payment details

Online auctions have also gained massive popularity, with the majority of people knowing the name 'eBay', even if they aren't sure what it is. With a digital camera and an email account, eBay enables you to become an online retailer. There is also a spin-off industry with experts selling books on how you too can make a million dollars selling your stuff on the internet.

Does this sound too good to be true? Have you leapt into e-commerce with your credit card in hand and are you now on a first-name basis with your mailman? Or do you keep your credit card away from your computer at all times, scared by the horror stories of bank accounts being emptied whilst the owner's slept?

Online shopping can be done safely and securely, with a few precautions. Here are a few basic rules to remember when buying online:

- Preferably, buy from a name that you know and trust. Many brand-name stores have an internet presence.
- If something catches your eye on a site you have never heard of, type that store name into a search engine and see what kind of results you get. People who have had a bad experience may leave a trail of warnings on other websites that your search engine may find.

- Make sure the shopping website is 'secure' – the address should change from **http://** to **https://** and in internet explorer you will see a locked padlock symbol towards the bottom right of your screen. If it does not display these two characteristics, take your credit card number somewhere else.

- Do not spend any more money on an online auction than you can afford to lose. If you win an auction and the seller does not send your goods, can you write it off to experience or will it seriously cripple your bank account?

- Where possible, use an intermediary payment agent like PayPal. You send PayPal the money and then they contact the seller and confirm they have received your payment. The seller sends you the goods, and you tell PayPal you have received them. PayPal then releases your payment to the seller. If you don't get your goods, the seller does not get your money.

- Where possible, only use your own computer for online shopping and ensure it has updated, working protection tools for viruses and spyware. At an internet café, you just don't know what nasties are on their computers, waiting to capture your credit card details.

- Be vigilant about checking your bank statements, especially after your online shopping experience. If you think there is an error or an unauthorised transaction on your account, notify your bank immediately.

If you have any concerns about your computer's security, just call your local Computer Troubleshooter.

And remember, shopping can become addictive - with just a few mouse clicks it is easy to forget your mounting credit card bill!



**Contact your local Computer
Troubleshooters**

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