

Online Purchases

Welcome to this training lesson on **Online Purchases**. In this lesson, we'll look at ways you can ensure you, your computer or device, and your personal information, remain safe.

Estimated Completion Time: 5 minutes.

Online Purchases

Introduction. Purchasing products online is a convenient, often cost effective way of shopping. Almost everything these days can be bought online.

Online purchases are generally quite safe, as long as you follow a few simple guidelines.

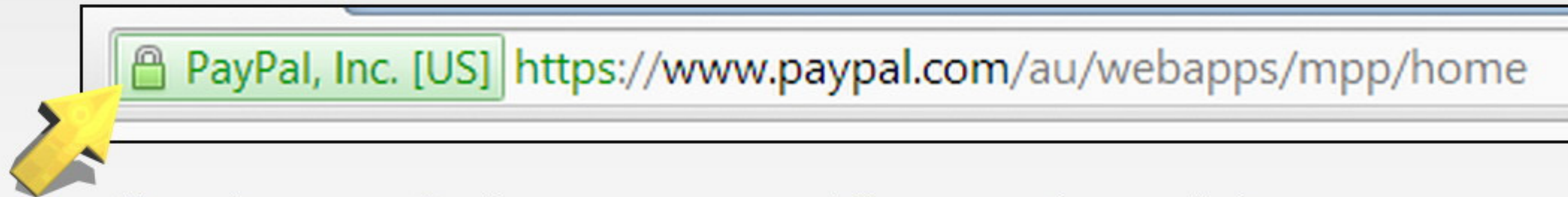


Online Purchases

Secure Sites. Whenever making a purchase online, only ever do so on a **secure site**. A secure site will protect and encrypt your credit card information, and guarantees the identity of the site owner.

To know whether you are purchasing from a secure site, there are two methods. One, the site address, in your browser title bar, will begin with **https://**, rather than just **http://**.

Additionally, on desktop browsers, a padlock symbol will appear in the browser titlebar.



Different browsers will indicate secure sites in different ways, but you'll always see a padlock icon of some kind, the **https://** address, and sometimes, as with Chrome (above) the identity of the owner of the secure site.

Online Purchases

PayPal. Many sites will give you the option of using a system called **PayPal** to pay for goods and services.

In general, this is a much safer option than with entering your credit card details. Using PayPal, the merchant you are purchasing from never sees your credit card details. And you don't have to enter your credit card details each time you make a purchase.

Additionally, PayPal will, under many circumstances, provide extra protection for purchases made using PayPal.

You can create a PayPal account of your own by heading to <http://www.paypal.com>.



Online Purchases

Never Use Email, SMS, or Chat for Purchases. *Never, ever,* give out your bank account details, credit card number, or other personal details via email, SMS, social media, or other online communication methods.

If you can't purchase via Credit Card on a secure site, PayPal, or some other system you trust (like BPay), don't make the purchase.



Online Purchases

Refunds and Returns. For the first time ever, you will be able, online, to make purchases from almost anywhere on earth.

Different countries, regions, states and territories have different laws regarding purchases. Ensure that, before you make any purchase from a site with which you are unfamiliar, that you fully understand the site's policies - refunds, returns, guarantees, etc.



Online Purchases

Purchasing from Auction Sites. Online auctions are extremely popular - and the most popular site in the world is Ebay.

Although all purchases technically go through the Ebay site, you are buying from one of millions of individual sellers from around the world. Ebay has a system whereby you can check the online reputation of a seller - and comments from previous purchasers. Ensure that you check the rating and comments from a seller if you have not purchased from them before.

You don't want to make a purchase that never arrives!



Online Purchases

Never Leave the Site. Sometimes, when purchasing from auction sites, you'll get a merchant that asks you to contact them directly, by email, or text message. Perhaps they offer a better price, or some other inducement.

Never leave the safety of the main site. Always conduct purchases and conversations within the main site itself. The minute you leave the site, you will lose any protection the site may offer. And the very fact that you've been asked to leave the site is a hint that the reseller may be trying to scam you.

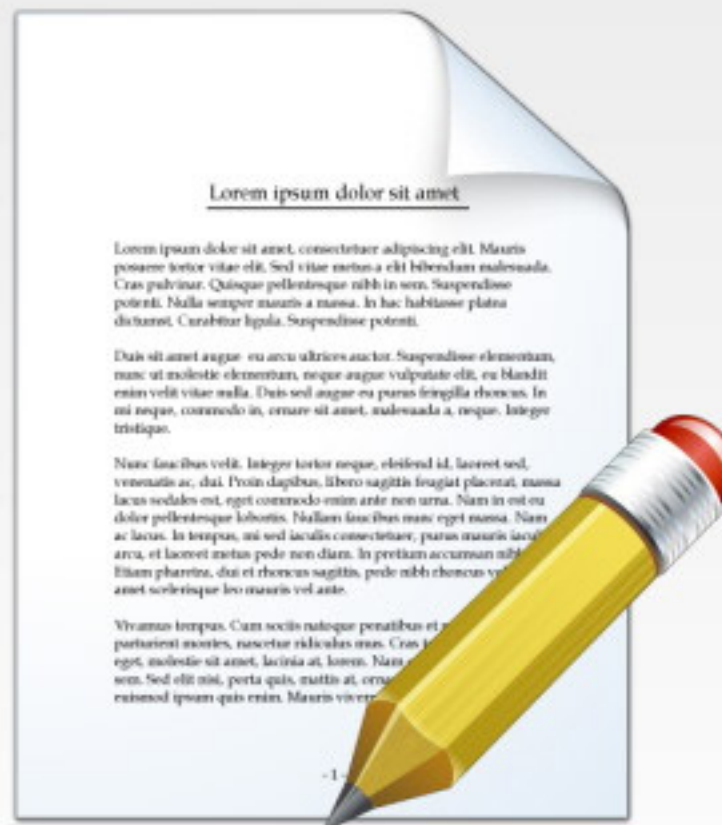


Online Purchases

Check the Details. Check carefully what you have ordered. Size, color, and other details. It's a lot harder to get a complaint upheld with an overseas vendor than it is locally.

Check the currency. Are you purchasing in US dollars? British Pounds? Australian dollars?

Importantly, check the postage, or freight. Many sites offer what appears to be cheaper prices than you may get locally - but then charge exorbitant prices for delivery.



Online Purchases

You've now completed this training lesson on **Online Purchases**. In this lesson, we looked at ways you can ensure you, your computer or device, and your personal information, remain safe.