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# TEN TOP TIPS FOR SAFE ONLINE BANKING AND SHOPPING

The Internet offers the opportunity to bank and shop in safety whenever you want. More than 15 million people in the UK now use the Internet to access their bank accounts and 21 million regularly shop online.

Using a computer is an extremely safe way of shopping and banking, but you should not relax your guard when you are online.

## CAN I DO MORE TO MAKE MYSELF SAFER ONLINE?

The majority of UK Internet users who bank and shop online are playing their part in making sure that they avoid becoming a victim of online fraud. But our research<sup>1</sup> has also revealed some shocking lapses in security amongst the UK's online community:

- 1 in 8 online shoppers have failed to log out when shopping online, leaving their financial details available to others.
- 1 in 4 online shoppers do not check whether a website is safe and secure.
- Almost half of women and half of 16-24 year olds in the UK do not know what phishing is.
- More than half of the population is not yet aware of the extra protection that they can get when shopping online by signing up, when given the option, for a secure online password system offered by Verified by Visa and MasterCard SecureCode.

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<sup>1</sup> **APACS' Consumer Research**

Tickbox.net carried out research commissioned by APACS to investigate the online shopping behaviour of Britons. The sample sizes achieved (2,257 total; 2,104 online shoppers) allows for a strong and credible sample across the regions and/or cities.

- London, Birmingham and Edinburgh residents are most likely to make fundamental errors, whilst the most security conscious online shoppers live in Newcastle, Brighton and Plymouth.

## TOP TEN TIPS

Take the following steps to protect yourself from all types of Internet fraud and to bank and shop online with confidence:

1. **Don't hand over valuable card or bank account information to the fraudster.** Fraudsters target card and card details so try not to let them out of your sight. Don't give away your PINs or bank passwords to cold callers or in response to unsolicited emails – often known as phishing scams
2. **Only ever use a protected computer.** Make sure your computer has up-to-date anti-virus software and a firewall installed. Visit [www.getsafeonline.org](http://www.getsafeonline.org) for more information.
3. **Keep your cards and card details safe in the real world.** Most Internet fraud happens because card details are stolen in the real world and used online so keep them safe at all times.
4. **Sign up, whenever you are given the option whilst shopping online, to Verified by Visa ([www.visaeurope.com/verified](http://www.visaeurope.com/verified)) or MasterCard SecureCode ([www.mastercard.com/securecd](http://www.mastercard.com/securecd)).**  
Increasingly when you go to pay online with your card you will be given the option of signing up to these schemes that involve you using a password. By signing up you will prevent a fraudster using your card details on participating sites as they will not know your password.
5. **Only shop at secure websites.** Ensure that the security icon – the locked padlock or unbroken key symbol – is showing in the bottom of your browser window before sending your card details. The beginning of the retailer's Internet address will change from 'http' to 'https' when a purchase is made using a secure connection.
6. **Make sure your computer's browser is set to the highest level of security notification and monitoring.** The safety options are not always activated by default when you install your computer. The most popular browsers include Microsoft, Internet Explorer, Firefox and Opera. Check that you're using a recent version – you can usually download the latest version from these browsers' websites.

7. **Always check your statements carefully as soon as you receive them.** If you find a transaction on your statement that you did not make, contact your bank or card company immediately. Tear up, or preferably shred, any documents that contain information relating to your financial affairs.
8. **Consider using an Internet-only card.** If you regularly make transactions over the Internet consider opening a separate credit card account specifically for these transactions. This would enable you to monitor transactions at a glance and credit cards offer additional consumer protection should anything go wrong.
9. **Print out your order.** When shopping online make sure you get a hard copy of both your order form and the retailer's terms and conditions. When buying from overseas remember that it may be difficult to seek redress if problems arise, but having all the relevant information will help your bank or building society take up the case if you have any problems.
10. **Visit the websites** [www.getsafeonline.org](http://www.getsafeonline.org) [www.cardwatch.org.uk](http://www.cardwatch.org.uk) **and** [www.banksafeonline.org.uk](http://www.banksafeonline.org.uk) for more information about how to shop and bank safely online.

## **BANKING ONLINE WITH CONFIDENCE**

Your chances of becoming a victim of online banking fraud are very low and banks are committed to keeping it this way. As bank systems have proven difficult to attack, criminals have turned their attention to getting the information direct from online banking customers themselves. Most commonly, criminals use phishing – whereby they send out emails at random that seem to come from a genuine online bank or business. This is an attempt to persuade customers to disclose their personal security information, typically at a bogus website operated by the fraudsters.

Tips to protect yourself include:

- **Know who you are dealing with** – access Internet banking sites by typing the bank's address into your web browser. Never go to a website from a link in an email and then enter personal details. If in doubt, contact the bank using an advertised telephone number.
- **Keep passwords and PINs safe** – always be wary of unsolicited emails or calls asking you to disclose personal details or card numbers. Keep this information secret. Your bank, building society or the police would never contact you to ask you to disclose your PIN or any password information.

- **Keep hold of your cash** – do not be conned by convincing emails offering you the chance to make some easy money. If it looks too good to be true it probably is.
- **Use a protected computer** – make sure your computer has up-to-date anti-virus software and a firewall installed.
- **Check your bank's website** – this is a good place to get help and guidance on how to stay safe online.

## SAFE SHOPPING ONLINE

More than seven out of ten Internet users have purchased something online. It is a safe and convenient way to carry out your shopping as the incidence of computer hackers stealing and using cardholder data from websites or during an online transaction is very low. The majority of Internet card fraud involves a criminal obtaining genuine card details in the real world that are then used to shop online.

By following these guidelines when shopping online you will help make your experience even safer:

- **Sign up, whenever you are given the option whilst shopping online, to Verified by Visa ([www.visaeurope.com/verified](http://www.visaeurope.com/verified)) or MasterCard SecureCode ([www.mastercard.com/securecd](http://www.mastercard.com/securecd)).**  
Increasingly when you go to pay online with your card you will be given the option of signing up to these schemes that involve you using a password. By signing up you will prevent a fraudster using your card details on participating sites as they will not know your password.
- **Use sites you can trust** – only buy from websites you know or that have been recommended to you. Be especially cautious when buying from overseas companies.
- **Know who you are dealing with** – check the website for evidence that the retailer is genuine by locating their phone number (not a mobile) and postal address (not a PO box number).
- **Use a protected computer** – make sure your computer has up-to-date anti-virus software and a firewall installed.
- **Shop only on secure sites** – ensure that the locked padlock or unbroken key symbol is showing in the bottom right of your browser window. Don't be fooled by a padlock that appears somewhere else on the web page as this could be a fake image inserted by a fraudster. You need to look for one that is in the window frame of your browser.
- **Keep copies of your orders** – print out your order and make copies of the retailer's terms and conditions, returns policy and delivery conditions. Having this information will help your bank or building society take up your case if you have any problems.

- **Know the terms and conditions** – be fully aware of any payment commitments you are entering into.
- **Check your bank statements** - if you find a transaction that you did not make, contact your bank or building society immediately.
- **Shred your bank and card statements** – when disposing of statements and any other receipts and financial information you should rip them up or shred them to prevent bin-raiders from getting hold of the information.
- **Protect your card** – never leave your card or your card details lying around, never let anyone else use your card, and do not let anyone take a photocopy of the back of your card.

## KEEPING YOUR COMPUTER SAFE

One of the most important ways of ensuring your online experience is fraud-free is by keeping your computer safe:

- Use a start-up password that is a combination of symbols, numbers and letters. It should be at least seven characters long as longer passwords are harder to guess.
- Install anti-virus software, keep it up-to-date and run regular security scans. Install and use anti-spyware software in the same way.
- Install and learn how to use a personal firewall.
- Install the latest security updates for your web browser, also known as patches.
- Disable any options on your browser that remember your username and password and so allow automatic login.
- Disable file-sharing software to prevent unauthorised access to your computer and its data.

There are good, free versions of most of the software detailed above available for download from the Internet, so there is no excuse for not protecting your computer.

## AND REMEMBER!

All the information and advice you need about banking and shopping safely online is available at:

[www.banksafeonline.org.uk](http://www.banksafeonline.org.uk)  
[www.cardwatch.org.uk](http://www.cardwatch.org.uk)  
[www.getsafeonline.org.uk](http://www.getsafeonline.org.uk)  
[www.identitytheft.org.uk](http://www.identitytheft.org.uk)

[www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)  
[www.visaeurope.com/verified](http://www.visaeurope.com/verified)  
[www.mastercard.co.uk/securecd](http://www.mastercard.co.uk/securecd)