

FraudSMART.

Informed. Alert. Secure.



Top Ten Online Shopping Tips

Online shopping is easy and convenient, can offer great choice and help you find the very best deals. To make sure you shop safely online follow these top ten tips and for more information check out www.fraudSMART.ie:

- Stick to well-known official retailer websites or websites that you are familiar with.
- Independently visit the website of the online company as opposed to clicking through to the website via links on social media or pop-up adverts.
- Use secure websites. There should be a 'https' at the beginning of the web address before the purchase is made, The 's' indicates that it is a secure connection. It is 'https' that makes secure online shopping possible.
- Use sites where a padlock symbol is displayed beside the website address as this also indicates that the website is secure.
- Do not under any circumstances use unsecured or public Wi-Fi networks when making payments – switch to 3G/4G on your phone if necessary.
- If you are considering purchasing from an unknown online retailer, do some research – call them, check if they have a physical address.
- Be cautious about claiming outrageous offers – if it sounds too good to be true it probably is.
- Keep a record of your purchase, print or save a copy of your order.
- Read the Terms and Conditions. Make sure there are no commitments such as a series of recurring payments.
- Be password savvy – the best passwords are alpha-numeric and at least eight characters.

FraudSMART is a fraud awareness initiative developed by Banking & Payments Federation Ireland (BPF) in conjunction with AIB, Bank of Ireland, KBC Bank Ireland, permanent tsb, Ulster Bank, Barclays and An Post Money.