

Safe online shopping Guide

Online shopping is fast and convenient. It enables the consumer to buy merchandise without face to face interactions. It opens up a whole new world of merchandise and services for internet users. However online shopping could be harmful, if there is no security measures in place. Here are some steps to be taken to reduce harmful effects resulting from online shopping:

Secure your PC.

- Ensure that your PC is running a good anti-virus protection, operating system and anti-virus automatic updates, anti-spyware protection and personal firewall.

Always type the URL in manually. Clicking on e-mail advertisements may redirect to someplace else

Always use secure sites.

- Only shop from reputable vendors.
- Look for https:// in the URL and not http:// when login.
- Be cautious of any "security" warnings that may come up when making an online purchase. Make sure that you read them, don't just click OK.
- Ensure that "locked padlock" icon is present within the browser frame during online transaction.
- More advance users should double-click the "padlock" icon in the bottom corner of web browsers and verify the digital certificate information. Don't ever bypass an alert and click "ignore".
- Some web sites use the words "Secure Sockets Layer (SSL)" or a pop up box that says you are entering a secure area.

Safe credit card usage

- Use credit cards instead of debit cards, because credit cards come with additional protections and limit liability to the users and allow you to reverse charges.
- Use one low-limit credit card to limit the amount of damage someone can do if that card is compromised.
- Consider getting a credit card to use just for online purchases
- Pay attention to your credit statement as well as your credit card bills.
- Report any fraudulent purchases or suspicious activities on your credit card to your bank.
- Use phone in option, if available to make purchase.

Strengthen Passwords

- Use different passwords to log on to your network or computer and placing orders.
- Keep your password/PIN code safe and memorize them. Make sure you change them regularly (at least every 3 months). If you conduct transactions in a number of websites, use different passwords for each. Create unique passwords that are difficult to guess, e.g. use combination of letters and numbers.

Be aware of privacy

- Shop only on websites, which has privacy policy posted
- Read the privacy policy carefully and ensure that your information will not be disclosed to anybody.
- Change the preferences in your Web browser to prevent or limit the use of cookies stored by the vendors/sellers.

Review the return, refund, and shipping and handling policies as well as the other legal terms .

Find out more about web based auctions. Find out the rules and policies of the auction site itself including legal terms (warranties, refund policy, etc.) of the seller's items that you wish to bid on.

Keep a copy of the terms. You should print out and date a copy of terms, conditions, warranties, item description, company information, confirming e-mails, and save them with your receipt of purchase.

Inspect your purchase goods. Inspect your purchase carefully as soon as you receive it. Contact the seller if you discover a problem with it.

If you noticed any, suspicious activities during your online shopping transaction or your bank account has been compromised, act fast and inform the bank, or contact the Malaysia Cyber Security Centre (<http://www.niser.org.my> or <http://www.mycert.org.my>)

- Tel – 03-89961901
- Fax: 03-89960827
- Email: mycert@mycert.org.my
- SMS: 019-2813801
- MyCERT 24x7 call incident reporting : 019-2665850