

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Online Shopping

Number 13 in a series of notes on important issues.

Shopping is something many of us do daily. Food, clothes and all the other necessities of life have to be purchased and then of course there are the little luxuries that we crave. We visit shops, supermarkets and department stores and, increasingly, we make our purchases on-line through the Internet. With a few key strokes, we can order and pay for an item that we need and perhaps save ourselves a fruitless search at the shopping centre. Criminals know this and seek to turn it to their advantage.

Criminals know that our increasing use of the Internet for our shopping provides them with a variety of opportunities to defraud us and to steal our money. First of all, there is the ever-present chance that they might be able to hack into our communications and to read our interchanges with the sellers. If they can discover our card numbers and passwords the door is open to their fraud. They may even be able to access all the secrets we store on our computers and distribute malicious software to all the names in our address book.

We fight these dangers by keeping the operating systems on our computers up to date and using firewalls and anti-virus software. We also know that a seller's website with 'https' at the front of its name and displaying a padlock is more secure. We need to check the websites we use constantly because fraudsters are adept at creating spoof websites that mimic the authentic ones so cleverly that even an expert can be fooled.

This skill can also be used to generate hoax messages to us. Such messages can, for instance, claim that a genuine payment we have made, perhaps via PayPal, has failed and accordingly we must pay by bank transfer instead – to the fraudster's account! Such payments are irrecoverable. If we are selling, a hoax e-mail may claim that a payment to us is being held in an 'escrow account' indicating that it is safe for us to dispatch the goods. Some fraudsters offer us money to sell goods, perhaps described as bankrupt stock, through auction websites. The goods do not exist and buyers receive empty packets or rubbish. We are then the targets for the blame.

Beware the websites offering electrical goods, domestic appliances and other desirable items at incredibly low prices. The goods may not exist. By putting 'TrustMark' or 'Trusted shops' or 'who is' into our search engine we can obtain valuable advice about the status of a shopping website we are dealing with. Similarly, we should beware the "free trial" for unapproved or misleading pharmaceuticals or supplements in return for our credit or debit card details. Recurring payments may be set up and it can be hard to cancel them or identify who is debiting our account. The products may not be delivered or prove to be inferior.

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