
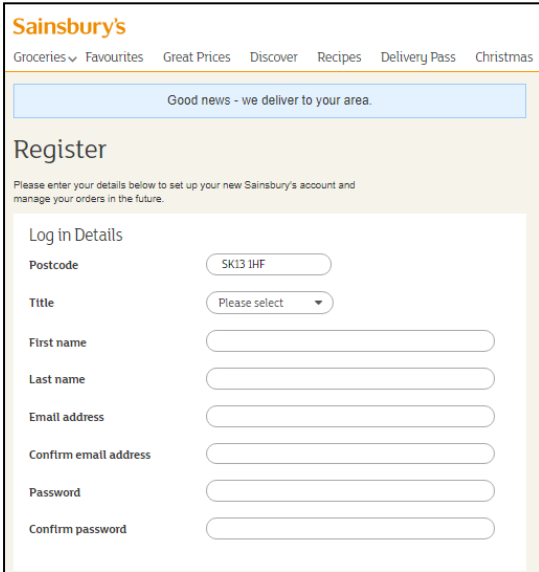
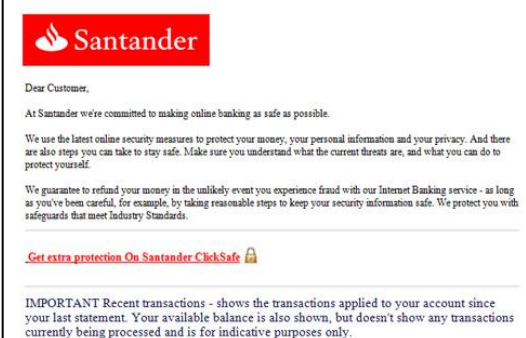


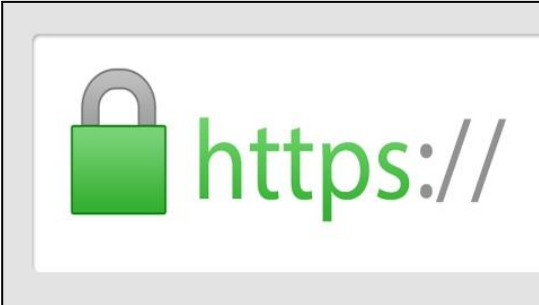
## Session Booklet – Transacting Online

Online shopping, whether it be ordering your groceries online, buying Christmas presents or comparing car insurance, needs to be done safely. Knowing what details are required when completing transactions and how to navigate these websites is vital to you keeping safe as you transact online.

Online Transactions	
1	<p>Often when you are signing up to use an online service, be it Facebook, eBay or Compare the Market, you need to provide some personal information. This personal information allows them to build you a personalised account, but it is also useful to legitimate companies as it allows them to market their services to the most likely buyers. Young person's driving insurance is only useful to young drivers!</p>
	<p>2</p> <p>What information do they need when creating an account?</p> <p>Often, they will ask for the following:</p> <ul style="list-style-type: none"> <li>• First Name</li> <li>• Last Name</li> <li>• E-Mail Address</li> <li>• Password</li> </ul> <p>Once you progress with the company, they may ask for further details depending on how you use the service e.g. Sainsburys need to know your address to deliver your shopping.</p> <p>Treat your personal information online like you would offline. Don't give out any information or post it on social media websites. They are public forums, unless you know how to edit your privacy settings.</p>
	

<p>3</p>	<p>What about my banking details?</p> <p>Some organisations may ask for your payment details when you create an account with them. Very often, there will be an option to skip this step or to add them later. Doing this until you need to complete a transaction is suggested.</p> <p>Your bank will never e-mail you asking you to check or change your account details. Clicking links in e-mails pretending to be from your bank can result in forms of malicious software being installed on your PC. Try to avoid doing any online banking where you are accessing public wi-fi. If somebody knocked on your door and asked for your bank details, you'd tell them no. If somebody phones you and asks for them, treat them the same way. It's better to be safe than sorry!</p>	 <p>Above is an example of a fraud e-mail claiming to be from Santander. This e-mail was acquired by Action Fraud and shared to alert people of its danger.</p>
<p>4</p>	<p>What do companies do with your data?</p> <p>Recently the EU implemented GDPR (General Data Protection Regulation) as a new regulation in EU law on data protection and privacy. GDPR covers all individual citizens of the European Union and addresses transferral of data outside of the EU.</p> <p>GDPR aims to primarily give control to individuals over their personal data. It supersedes the Data Protection Act across the EU. GDPR is extra-territorial meaning that it covers organisations not based in the EU but that offer goods and/or services to EU citizens or monitor the behaviour of citizens in the EU.</p>	<p>Under GDPR, companies asking for data must:</p> <ul style="list-style-type: none"> <li>• Obtain explicit and informed consent regarding the collection of data.</li> <li>• Ensure that data is anonymised, and that information about the owner of a data set is kept separately.</li> <li>• The collector of data must disclose the lawful basis for needing the data, the purpose of the data, how long it will be stored for and, if it is, how it will be shared outside of the EU.</li> <li>• A person has the right to revoke their consent regarding their data at any time.</li> <li>• A person can request data held on them by any organisation. This information must be provided in a concise, transparent, intelligible and easily accessible form, using clear and plain language.</li> </ul>

<p>5</p>	<p>How will Brexit affect GDPR?</p> <p>The UK granted royal assent to the Data Protection Act in 2018, effectively turning the Data Protection Act that is enshrined in UK law, into GDPR with the same rules and regulations being incorporated.</p> <p>The UK government believes there is a middle ground for the UK in relation to the transferral of data outside the EU as we will have the same rules and regulations as GDPR in place here and the UK was involved in the implementation of GDPR across the EU.</p>	 <p>You can find out more information about GDPR and how it will affect you by clicking on the link below. <a href="https://en.wikipedia.org/wiki/General_Data_Protection_Regulation">https://en.wikipedia.org/wiki/General_Data_Protection_Regulation</a></p>
<p>6</p>	<p>There are several ways to pay for things online. Two of the safest ways are by Credit Card and PayPal.</p> <p>Credit Card - any purchase over £100 gives you free protection, provided by the credit card provider, which means you can get a refund should anything go wrong. A debit card doesn't offer the same protection.</p> <p>PayPal - PayPal acts as a middle-man and ensures your bank details aren't passed between buyer and seller.</p> <p>Alternatively, you could purchase a gift card from a supermarket. These gift cards can be loaded with money or contain certain amounts - £5, £10, £15, £20, £50 or £100. The benefits of these gift cards are that you don't have to put your bank details into your computer as you purchase the vouchers using cash or card in a supermarket and that they make great gifts for grandchildren.</p>	  

<p>7</p>	<p>When creating an account, you'll need to create a password. There are some basic password rules to follow:</p> <ul style="list-style-type: none"> <li>• A good password should contain at least 8 characters. Some companies set a lower limit of 6 but 8 is a preferred minimum.</li> <li>• You shouldn't use your username, real name, or any other personal information that people may know about you as it makes it easier for your password to be compromised.</li> <li>• You should never use the same password for multiple accounts. If you do this and somebody finds out your password, they have access to more than one account.</li> <li>• Make sure your password contains UPPER CASE letters as well as lower case letters and numbers. Some companies will even insist you put a symbol in your password.</li> </ul>	<p><u>Task</u> Which of the following passwords are most secure?</p> <p>a) arsenal b) tottenhamhotspur</p> <p>a) 28101990 b) DoB28thOCTNineteenNinety</p> <p>a) manch3sterc1ty b) M@nch35t3rUn!t3d</p>
<p>8</p>	<p>When entering your personal information online, there are 2 things to look for that let you know that your connection to the company is secured.</p> <p>Firstly, there is the padlock symbol that can be found in the address bar of the website. The address bar of a website is the only place that, when situated, tells the user that the connection is encrypted and safe to input your personal details in to. Some companies put the padlock symbol elsewhere on their website as they know it sends a positive message of safety and security to their customers, but it only matters in the address bar.</p>	



<p>10</p>	<p>When transacting online, you don't need your PIN number. You won't be asked to give it to anybody via e-mail, phone call or website. If anybody asks you for your PIN number, they are doing so under false pretences. Your PIN number is only used to access your account via a cash machine or when using a chip and pin machine.</p> <p>If an e-mail asks for your PIN number, if somebody over the phone asks for your PIN number or a website says to enter it, STOP! Don't give out your PIN number!</p>	<p>The above is an advert from Canada explaining who you should share your PIN number with.</p>
<p>11</p>	<p>When you are completing a card payment online, you'll be asked for certain banking details.</p> <p>These can be: -</p> <ul style="list-style-type: none"> <li>• The 16-digit card number from the front of your card</li> <li>• The start and/or expiry date from the front of your card</li> <li>• The card security code, sometimes called the CVC, that is a 3-digit number found on the rear of the card</li> <li>• Your name as it appears on the front of the card</li> </ul>	

<p>12</p>	<p>When purchasing goods online, check the terms and conditions regarding returning products should they be faulty or not as they appear. You have the right to return goods within 14 days if you aren't happy with them but often there are terms as to how they are returned.</p>	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;"><b>Terms &amp; Conditions</b></p> <p style="text-align: right; font-size: small;"><i>Effective as of February 8, 2016</i></p> <p style="font-size: x-small;">Please read these terms and conditions of use carefully before accessing, using or obtaining any materials, information, products or services. By accessing the KAYAK website, mobile or tablet application, or any other feature or other KAYAK platform (collectively "Our Website") you agree to be bound by these terms and conditions ("Terms") and our <a href="#">Privacy Policy</a>. If you do not accept all of these Terms, then you may not use Our Website. In these Terms, "we", "us", "our" or "KAYAK" refers to KAYAK Software Corporation, and "you" or "your" refers to you as the user of Our Website.</p> <p style="font-size: x-small;">THESE TERMS INCLUDE AN ARBITRATION CLAUSE AND A WAIVER OF YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION OR REPRESENTATIVE LAWSUIT.</p> <p style="font-size: x-small;">We may modify these Terms, for any reason at any time, by posting a new version on Our Website; these changes do not affect rights and obligations that arose prior to such changes. Your continued use of Our Website following the posting of modified Terms will be subject to the Terms in effect at the time of your use. Please review these Terms periodically for changes. If you object to any provision of these Terms or any subsequent modifications to these Terms or become dissatisfied with Our Website in any way, your only recourse is to immediately terminate use of Our Website.</p> </div>
<p>13</p>	<p>Shhhhhh!</p> <p>Don't tell anybody but here are some of the advantages and disadvantages of shopping online. We asked you to list some before, have you mentioned these?</p>	<p><u>Advantages</u></p> <ul style="list-style-type: none"> <li>Convenience – 24/7</li> <li>Price comparison</li> <li>Wide range of shops</li> <li>Cheaper online</li> <li>Online reviews</li> <li>Delivery – full-time work or house-bound</li> </ul> <p><u>Disadvantages</u></p> <ul style="list-style-type: none"> <li>Quality of products/product size</li> <li>Supporting local businesses</li> <li>Entering personal information</li> <li>Replacements &amp; Returning</li> </ul>