

Buying online

When you are buying a new item you want to get the best product at the best price. Often living in a regional area, we think that to get the biggest range and the best prices we need to travel out of town, but given the current price of fuel, going out of town may not save you any money- it may even cost you more. Many companies have online stores. Because online stores don't have to maintain a shop front, they give better prices and more variety than a traditional shop. Buying online also means you can shop from your own home at any time of the day or night, or even on weekends.

Before buying online I recommend you download the latest Microsoft Updates, to ensure there are no security holes on your computer for hackers to penetrate. Make sure your antivirus protection is up to date. I recommend you download Spybot - Search & Destroy (a free program that can be downloaded from <http://www.safernetworking.net>) and Ad-Aware 2008 (a free version can be downloaded from <http://www.lavasoft.com>) and scan your computer with these two programs plus your antivirus program, to ensure your system is safe. If you are unsure how to download these programs, or you have slow dial-up internet, come into the CTC where Josh will download the files onto a CD. Alternately you can bring your computer in and Josh will scan it for you. I suggest you scan your computer at least once a week with these programs.

People get scared when it comes to putting their personal details online. You don't know the people on the other end, how trustworthy they are and you don't know if they are using your credit card details illegally. If you can't 'see' the business to judge how reputable it appears then we need to use other methods to identify a reputable online business.

If you are entering credit card details or passwords make sure the website always starts with <https://> rather than <http://>. This means the page is secure and data is encrypted, so hackers cannot access your details while they are being transferred from your computer to the server. Never enter credit card details on a page that doesn't start with <https://>.

VeriSign is another indication of a secure website. To check if a website is listed with VeriSign you will need Internet explorer 7, which can be downloaded with the latest Microsoft updates. This program looks in the address bar turning it green, producing an image of a locked yellow padlock and next to the padlock it will display the company who owns the website, eg eBay Inc. [US]. If you click on the company name it will display a box that will tell you if the site has been checked by VeriSign. Not all secure websites are listed with VeriSign, and that doesn't mean that they aren't legitimate, it is just a way of being even more confident.

Most websites have an option to pay with PayPal (<http://www.paypal.com.au>). It is a safe way to buy online without sharing financial information. You will need to establish a PayPal account. This is relatively straightforward but if you have problems drop into the CTC. You can use PayPal on bank accounts, debit cards and credit cards as there are measures to keep your identity safe, stop fraud and protect your purchases. These measures include powerful encryption that stops hackers from accessing your details. Each time you purchase with PayPal you receive an email confirmation. If you haven't made a purchase and you receive an email then contact PayPal straight away as there is 100% protection against unauthorised payments sent from your account. PayPal will resolve the problem by reversing any unauthorised payments. To make your PayPal secure do not use a password that is a logical word. Try to have a mixture of uppercase and lowercase letters with numbers and symbols. That way it will be too difficult for hackers to decode.

Always remember these simple steps when buying online; if it seems too good to be true it probably is, so steer clear of these offers. Do not be afraid to ring and confirm information with the seller over the phone, not all communication needs to be online. If you are being pressured to make rapid decision then find another online store. A reputable online store will not demand that you make spur of the moment purchases.

If you have any questions relating to buying online or any other computer questions, contact Josh in the CTC on 6343 1720 or drop into see him in the Commonwealth bank building on the corner of Forbes St and Main St.