

IO3 – Module 3 Tips Sheet

Financial Online Resources and Tools

HOW TO PAY SAFELY

It is important to know how to make electronic payments securely. By following our tips you can buy everything you want online without worries:

1

It is essential to ensure the presence of the **SSL Certificate**, a protecting protocol, by looking at the address on the navigation bar. If you see a **gray or green padlock** and **https://** the connection is **secure**.



2

Verifying the reliability of e-commerce is another important step. It could be accomplished by checking the **REPUTATION OF THE E-COMMERCE WEBSITE** through the use of online portals where users express their opinion on the webstore or on suppliers (e.g. trustpilot, google, etc.)

3

If you use **BANK CARDS** (such as credit/debit/pre-paid cards) it is important:

- keeping the PIN in a very safe place, away from the card;
- checking your account balance regularly, in order to detect unauthorized movements;
- use different credentials for each website you visit, in order to avoid being stolen by a web-thief who had discovered that your banking password is the same as your email credentials.

4

You can use a **PAYMENT PLATFORM**, such as Paypal, Google Pay, Wise, etc., that acts as an intermediary between your bank / card and the online seller. This way, anyone who transacts online is not required to disclose their sensitive data. In addition, this service guarantees the refund of the purchase made in case of problems with the products.

5

BANK TRANSFER OR POSTAL TRANSFER: it is a very safe method even if slow, because it offers a track and a guarantee of the payment made in case of scams or problems.

6

CASH ON DELIVERY: it is a very safe payment method that allows you to pay when you receive the product at your home.

However, the cash on delivery often has a higher cost than other online payment method, and it is not always offered by online sellers.

Addressing the Topic

There are lots of additional resources to help you:



Tips for Shopping Safely:

<https://www.youtube.com/watch?v=cWcNQgPiqhc>



14 Tips for safe online shopping:

<https://www.pcmag.com/how-to/14-tips-for-safe-online-shopping>

Which payment option should I use?

<https://beconnected.esafety.gov.au/topic-library/essentials/safety-first/paying-safely-online/which-payment-option-should-i-use>