

Online Shopping and paying safely

Thank you for joining us. The Webinar will start shortly.

Please note, to help with streaming and continuity, your cameras and microphones are disabled – if you have any questions, please post them in the “chat” facility.

Copies of the slides will be emailed out post event to the email address you supplied to register.



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Derbyshire Police Online Safety

DOING THE **RIGHT THING** | MAKING A **DIFFERENCE** | SHAPING THE **FUTURE**

Making Derbyshire Safer **Together**

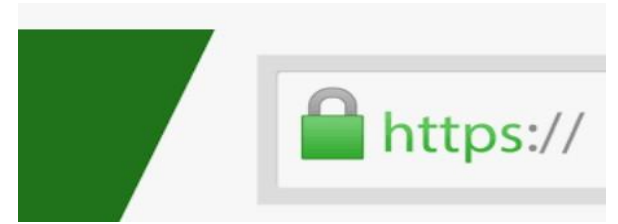


What will the session cover

- Bagging a bargain!
- Buying and Selling on Online Marketplaces
- Protecting your data
- Paying safely
- General Cyber Awareness
- Signposting to further guidance



Shopping safely online



Let's talk about the Green Padlock ... and "https"...

!! means data is encrypted NOT that the site is legitimate!!

Avoid fake pages buy NOT clicking on links in pop ups, emails or texts

However, before entering payment card details on a website, you should check to ensure that the page is secure, in two ways :

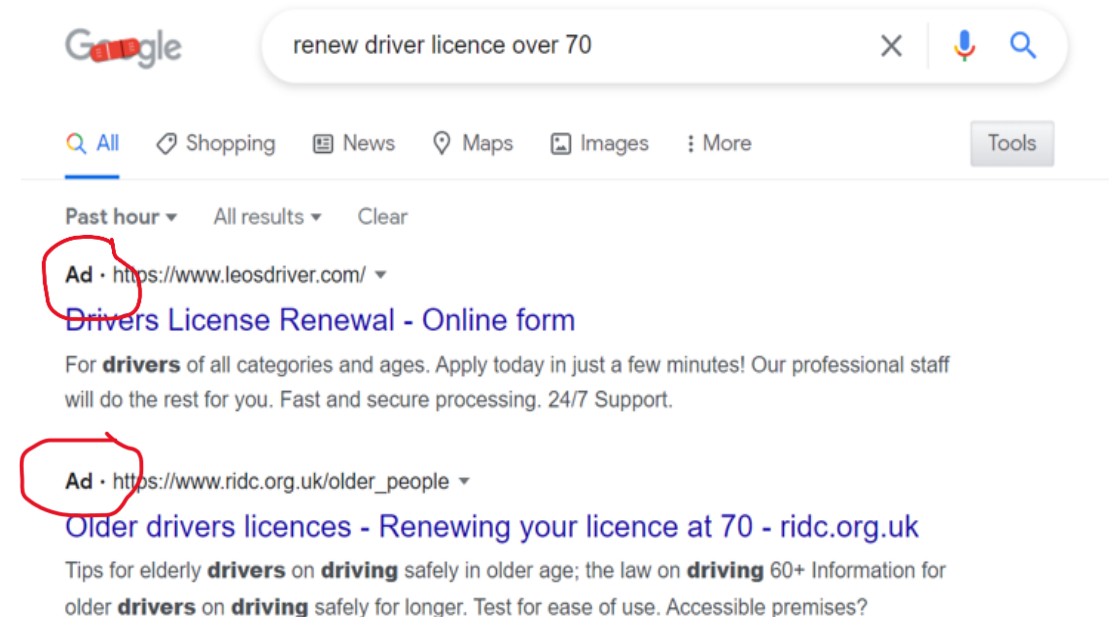
- Check there is a padlock symbol before the URL
- The web address begins with 'https://'. The 's' stands for 'secure'

Take care when searching

Web searches

- **Ads or sponsored sites** WILL always appear at the TOP of the results list – scroll down!!
- This merely means they have paid to be places there, NOT that they are legitimate!!
- If you are looking to make changes to or renew official documents such as Driving Licence; Passport or pay charges in relation to ‘Clean Air Zones (CAZ)’

Our advice visit www.gov.uk and search within the Government website to avoid misleading or scam pages



The screenshot shows a Google search for "renew driver licence over 70". The search bar is at the top with the Google logo on the left and a search button on the right. Below the search bar are navigation tabs for "All", "Shopping", "News", "Maps", "Images", and "More". The search results are filtered to "Past hour" and "All results". Two sponsored ads are visible, both circled in red. The first ad is from "https://www.leosdriver.com/" and is titled "Drivers License Renewal - Online form". The second ad is from "https://www.ridc.org.uk/older_people" and is titled "Older drivers licences - Renewing your licence at 70 - ridc.org.uk".





Search bar with tabs for Personal and Business, and a search input field with a magnifying glass icon.

Protecting Your Computer

Protecting Yourself

Smartphones & Tablets

Shopping, Banking & Payments

Safeguarding Children

Communication & Social Networking

HOME >

Check a website

To begin, type or paste a website address here.

Large teal input field containing 'https:// notinthedoghouse.co.uk' and a 'Check this site' button.

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Advance sales preparation is key!

Do your research in advance

Bear in mind it's not a bargain if the product isn't any good - check the reviews.

And that includes being wary of unusual and little-known brands. That doesn't mean every brand you've never heard of is bad, but there is a reason why some are household names and some only ever appear in a sale.

Research the price history for items you are interested in

'Which' investigated Black Friday deals in 2020 and found that 85% of products in the previous Black Friday 'sales' had already been available for the same price or less in the six months before.

Check the returns and refund policies in case you change your mind.

... If the offer seems too good to be true ... it most likely will be!!



Online Marketplaces - Buying

First and foremost, buyer beware!

Check reviews if possible – and is the account new?

Check that toys and electricals are to CE and relevant safety standards – unlike retail companies, there is no enforcement in this area

Remember that bank transfers have limited protection if things go wrong – should especially be avoided where items of being delivered to you or ownership transferred, ie tickets

Use the online marketplace app, debit/credit card or PayPal (remember Goods and Services)

We advise taking a screenshot of transactions, the advert of the item and the seller's details, in case things go wrong



Online Marketplaces - Selling

Always exercise caution!

Check reviews if possible – and is the account new?

Do not accept screenshots, emails or viewing the buyer's phone to confirm payment has been received. Check your own account yourself to ensure that funds have been received.

We advise using the online marketplace app, debit/credit card or PayPal (remember Goods and Services)

We advise take a screenshot of transactions, the advert of the item and the buyer's details, in case things go wrong.

If payment is via a payment service or transfer, check your account personally to ensure funds have arrived. DO NOT rely on an email, screenshot etc – these are easily spoofed.

You DO NOT have to send proof of posting for “funds to be released” – this will be a scam*



Upgrading your tech?

Protect your info by taking the following steps

If you are considering replacing or upgrading your tech and bagging a bargain in the sales, before you sell, upgrade, exchange or gift your older devices, we urge you to please follow these few steps to help protect your data!

1. Firstly, back up your data, photos, contacts and any other important files on your old device
2. Disconnect/sign out the device from cloud accounts, and disable security features like 'find my iPhone' and 'android device manager'
3. Don't forget to remove your SIM card and memory cards, if they have them
4. Ensure you remove any personal information by completing a master or factory reset

If you are disposing of old devices (throwing away/recycling), we strongly advise you to destroy/damage the hard drives of laptops/computers so the information contained cannot be accessed.



Don't overshare information

Only provide enough details to the site to complete your purchase

Only complete **mandatory fields** when making a purchase (usually marked with an asterisk *)

You shouldn't have to provide security details (such as your mother's maiden name, or the name of your first pet) to complete your purchase.

Creating Accounts

If you think you'll become a regular customer with the store, and you know for certain you are on a legitimate site, then you may want to create an account.

Saving payment details

Useful for a quicker checkout next time you shop with them. BUT we only advise doing this on sites that support 2FA (2SV) and where you have enabled this – it could be that someone who gets into your account could make purchases using your details.



Beware Facebook SPONSORED posts!

They may look like “Big brands”

Closing down or clearance sales

... too good to be true offers ...

We’d advise looking up a legitimate, non sponsored website on a browser (as per slide 5)

London Underground
Sponsored · 🌐

London Underground & Oyster are offering a 12-month free travel card for only £1.78 - don't miss out on this incredible deal!

1 YEAR FREE LONDON UNDERGROUND PASS FOR £1.78

LONDON UNDERGROUND
Transport service

Apply Now

Like Comment Share

5

Why use a credit card for online payments?

Most major credit card providers protect online purchases, and are [obliged to refund you in certain circumstances](#).

Using a **credit** card (rather than a **debit** card) also means that if your payment details are stolen, your main bank account won't be directly affected.

NB Debit card payments and purchases are **not** covered by section 75 of the Consumer Credit Act. But you might be able to make a claim for a refund under a voluntary scheme called '[chargeback](#)'.

Consider using an online payment platform, such as [PayPal](#), [Apple Pay](#) or [Google Pay](#).

Benefits : retailer doesn't see/have access to your payment details. They also provide their own dispute resolution should anything go wrong. However, they may not provide the same protection as a card provider, so check their terms and conditions before your sign up.

When it's time to pay for your items, check there's a 'closed padlock' icon and https in the browser address bar.



PayPal – Protecting your account



- Make sure you are using a strong password, not used anywhere else
- Enable TWO FACTOR AUTHENTICATION (2FA also known as 2SV – 2 step verification)
<https://www.paypal.com/uk/smarthelp/article/what-is-2-step-verification-faq4057>
- Ignore any emails or texts with links/buttons/shortcuts that want you to login, verify, or resolve an issue
- Make it a rule to NEVER click on links to log in - ONLY EVER log in via a browser or an app



Using PayPal Safely

- We advise paying via the app or eBay or the website you are using – NOT a link in an email
- If you are sending a payment through the app, double check the email address is correct
- If buying products or services, ensure you have ticked 'Goods and Services'
- If paying someone you've paid before, they should already be in your payees – no need to retype the email address
- Encounter a problem? Sometimes you can cancel payments
<https://www.androidauthority.com/cancel-paypal-payment-1128529/>



Paypal – Buyer Protection

<https://www.paypal.com/uk/webapps/mpp/paypal-safety-and-security>

If eligible purchases don't arrive, or don't match the seller's description, PayPal can reimburse you.

This only works if when you pay, you select "Paying for Goods and Services"

If the seller asks you to change this to "Paying Friends and Family" you will LOSE your 'Buyer Protection'

NB – If your PayPal (or similar payment service) is set up to take payments from a credit rather than a debit card, you won't get the extra protection under section 75 of the Consumer Credit Act.



PROTECTING YOUR ONLINE ACCOUNTS IS AS EASY AS 1, 2, 3 ...



Passwords	Separate passwords for each account (created using three random words) is an absolute must!
2FA	Enable Two Factor Authentication for an additional layer of security. Visit www.2fa.directory for instructions
Updates	Always ensure you are running the most up to date versions of software and apps



Our first line of defence ... Devices!

SUPPORTED Op SYSTEMS

- Ensure you have an up to date, supported Operating System. If you are still using Windows Vista, XP or Windows Vista, XP, 7 or 8.1 you **need** to upgrade immediately as these no longer receive security patches!!
 - *Windows 8 support ENDED in January 2023; **Windows 10 support CEASED in October 2025***

DEFAULT ANTI-VIRUS SOFTWARE IS A MUST

- Ensure laptops or computers have default AV running – For Windows this is Defender.
- NCSC advise that Mac users may wish to install additional AV for Apple Macs. Provided that Android and iPhone users only install apps from Play Store and Apple store, no additional AV is required.

!! CRITICAL !!

WHATEVER SOFTWARE, APPS OR PROGRAMS YOU USE **MUST** BE UPDATED AS SOON AS YOU ARE ALERTED TO NEW VERSIONS OR PATCHES BEING MADE AVAILABLE



Password security



- **DO NOT** reuse passwords – you need a different one for each account!! Like KEYS ... different ones for everything
- How to remember them all?!

Password Manager

A secure app that stores these and populates the info for you

Password Hints

Make a note which will remind you of your password

- **DON'T** use words/names/information that may be in the public domain or easily worked out from social media content, or ancestry sites, eg maiden names; Date/Place of birth; children's names; pets names; teams you support etc
- Your most important passwords are Password Manager and Email accounts

Current best practice advises THREE RANDOM WORDS for example : CurtainTreeWallpaper

If you need to add complexity Curt4inTr33Wallpaper£



Your safety net ...

Your double lock ...

#2FA ALL THE WAY!

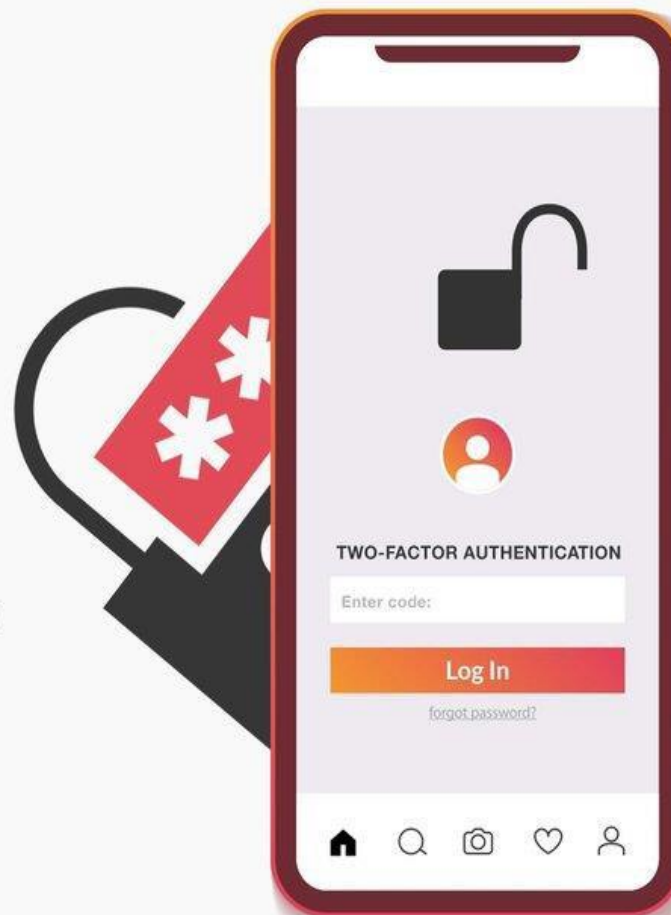
DON'T DELAY
DO IT TODAY

*(sometimes also known as
2SV, 2 step verification)*

#2FACTOR

Two-factor authentication

Two-factor authentication (2FA) can help protect your online accounts, even if your password is stolen. You should enable it on your important accounts, such as your email. For instructions on how to set it up, visit www.2fa.directory/



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WARNING re Currys and Argos accounts

We have received a number of reports from the public where Argos and Currys accounts have been compromised, and purchases made. This is not just local to Derbyshire – this is also happening elsewhere across the country.

In some instances, particularly with Currys, the buy now pay later option has been used, leaving the account holder with finance plans in their names, despite the purchase not being made by them, or the goods received by them.

In many of the Argos cases, purchases have been made using the true account holders “saved” payment details, requiring them to have to cancel and replace cards.

We would urge anyone with either a Currys or Argos account to take the preventative measure of changing their passwords at the earliest opportunity – unfortunately, neither company offer the option of 2 step verification (2SV), so our advice is to never save payment details on accounts that are not protect with 2SV. Until this becomes an option, we’d strongly advise removing any saved payment methods.

More info here : [Three random words - NCSC.GOV.UK](https://www.ncsc.gov.uk/3-random-words)



Phishing emails



Take many plausible forms

Appear authentic

! Always a sense of urgency to make you act quickly !

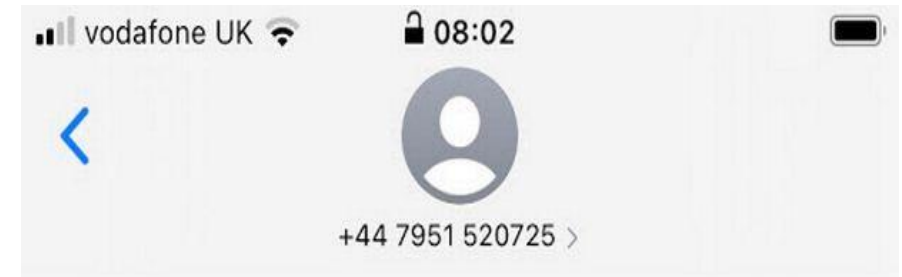
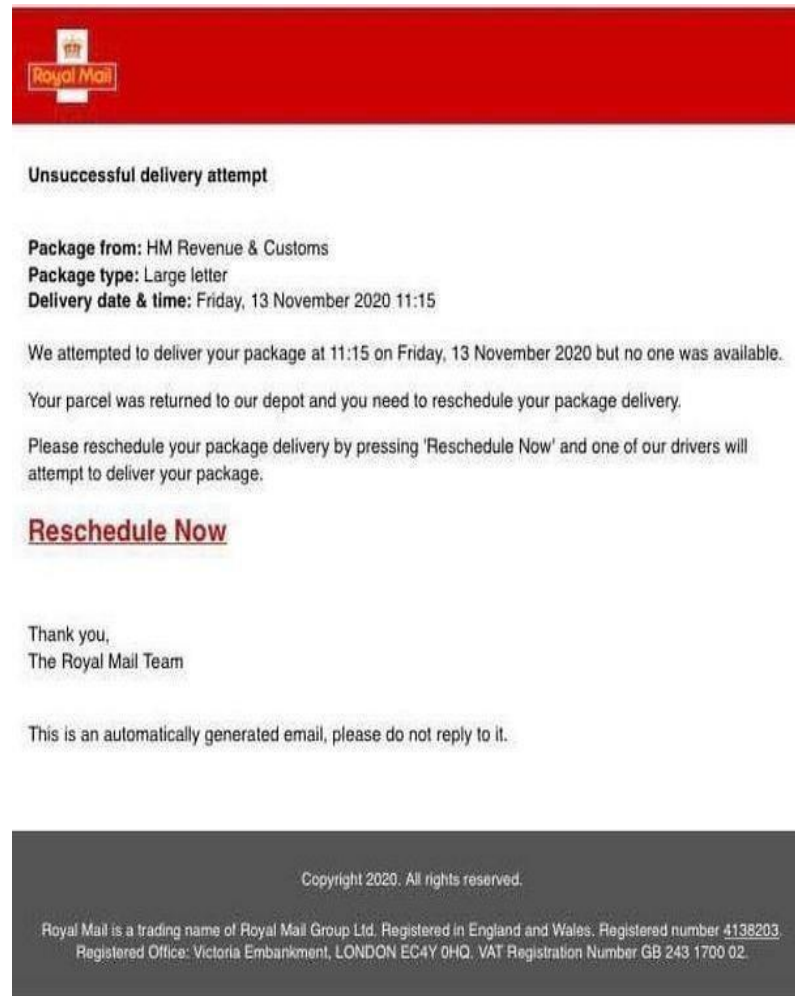
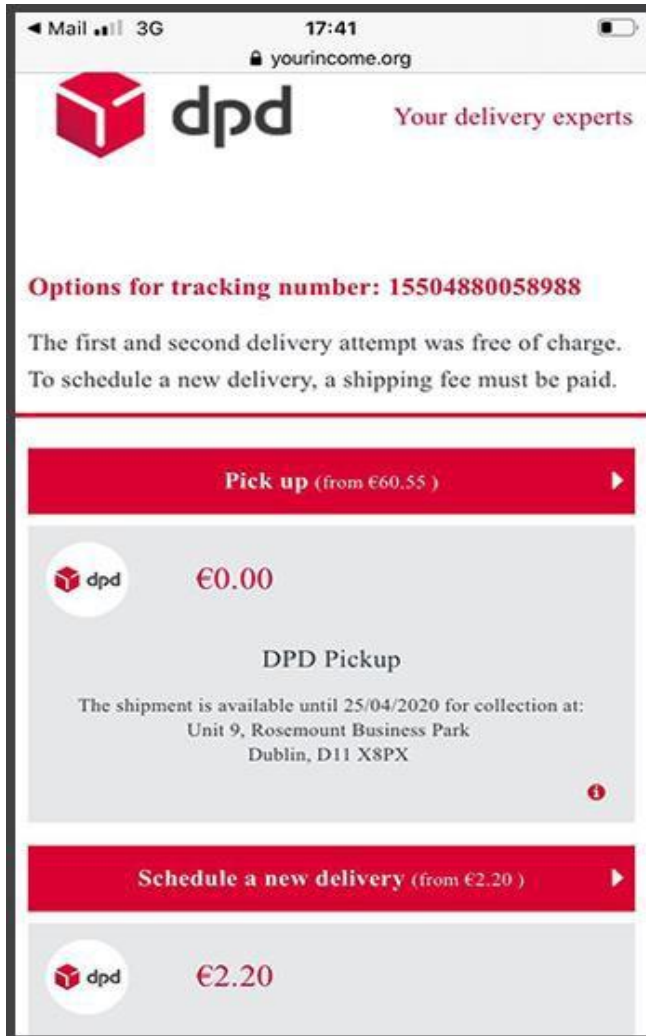
All designed to trick you in to parting with sensitive data and contain malware

LIVE BY THE GOLDEN RULE –

NEVER click on a link to log in or to resolve an issue!



Missed Delivery Scam Emails & Texts



Text Message
Today 07:58

Royal Mail: Your package has a £2.99 shipping fee, to pay this now visit <https://royalmail-shipping.net>. Actions will be taken if you do not pay this fee



Reporting suspicious emails and text messages

Simply forward emails to report@phishing.gov.uk

Forward texts to “7726” – spells SPAM on your phone keypad

Why report?

Since May 2020, more than 415,000 fake webpages have been taken down!

Need to report a scam website?
<https://www.ncsc.gov.uk/section/about-this-website/report-scam-website>



Where to report?



Report online <https://www.actionfraud.police.uk>

Or by phoning [0300 123 2040](tel:03001232040)

WHEN :

Monday to Friday between 8am to 8pm
Saturday & Sunday - Closed

Textphone users can dial **0300 123 4050**



Creating your personally tailored “Cyber Action Plan”

ncsc.gov.uk/cyberaware/actionplan



Create your Cyber Action Plan

Learn how to protect yourself or your small business online with the Cyber Aware Action Plan. Answer a few questions on topics like passwords and two-factor authentication, and get a free personalised list of actions that will help you improve your cyber security.

For sole traders & small businesses

Takes 3-5 mins

Start now

For individuals & families

Takes 3-5 mins

Start now

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Derbyshire Alert – free service, sign up!
www.derbyshirealert.co.uk



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Useful Websites

General advice on Cyber Security for Business & Public :

Cyber Aware www.cyberaware.gov.uk

Online safety on all areas for everyone :

GetSafeOnline www.getsafeonline.org

CEOP online safety for under 18s, parents and schools :

ThinkUknow www.thinkuknow.co.uk

Online safety for under 18s, parents and schools :

UK Safer Internet Centre www.saferinternet.org.uk

National Online Safety www.nationalonlinesafety.com

Internet Matters www.internetmatters.org

Fraud Prevention and Reporting :

Take Five <https://takefive-stopfraud.org.uk/>

Action Fraud www.actionfraud.police.uk

Test your resilience and create an action plan :

Cyber Action Plan <https://www.ncsc.gov.uk/cyberaware/actionplan>

Check to see if your data has been breached

Have you been pwned? www.haveibeenpwned.com



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