

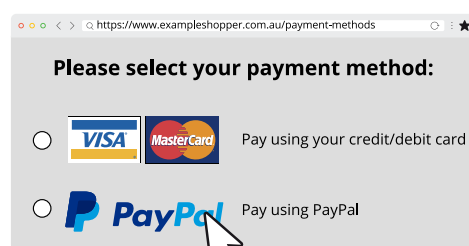
Paying safely online

There are different ways to pay online, but which should you choose, and what is the safest way to pay?

Payment options

When you go through a shopping site's checkout, you'll be asked to choose how you'd like to pay. The most common options include:

- Credit card, using your Visa, Mastercard or American Express.
- Direct debit, where you're asked to transfer money directly from a bank account.
- PayPal, which is a service especially designed for online purchases. When you buy something, PayPal actually makes the payment on your behalf. You then pay back PayPal using a credit card or your bank account.



How would you like to pay?

Buying on a trusted site

An important part of online shopping is trust. Do you trust the website you're buying from? If it's a company you have a relationship with, such as your electricity or phone provider, then trust is not an issue. It's OK to pay with any method because you know you can sort things out with the company if something goes wrong.



Paying safely online

What to do if I don't fully trust a site?

If you are buying from a website you've never dealt with before, it's best to use credit card, or even better, PayPal. Credit cards and PayPal have a special kind of buyer protection, where you may receive a refund if things go wrong. Even if the website refuses to give you a refund, your credit card company or PayPal may still reverse the charges. That way, there's less risk for you.

PayPal has an added benefit – you don't even need to give the site your credit card details. PayPal makes the purchase for you, then you pay PayPal.



**Paypal is very
secure**

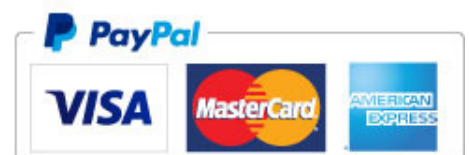
What to do if a purchase goes wrong

Sometimes an online shopping experience goes bad. The goods don't arrive, or the wrong goods arrive, or the product is faulty. Don't panic, just follow these steps:

1. Contact the website you purchased the goods from and try to sort things out directly.
2. If you think you've made a reasonable effort to resolve the issue, then you should contact your credit card provider or PayPal, and provide them with a report.
3. Wait for the credit card provider or PayPal to investigate. If they agree that there's a problem, they will reverse the charges. This is called a chargeback.

Shop away

Shopping on the internet can be very safe. Exercise some common sense about who you give money to online, and take advantage of the protection offered by chargebacks, and it can be just as safe as traditional shopping.



**To pay using PayPal, you
need an account. Go to
www.paypal.com in your
browser to sign up**