

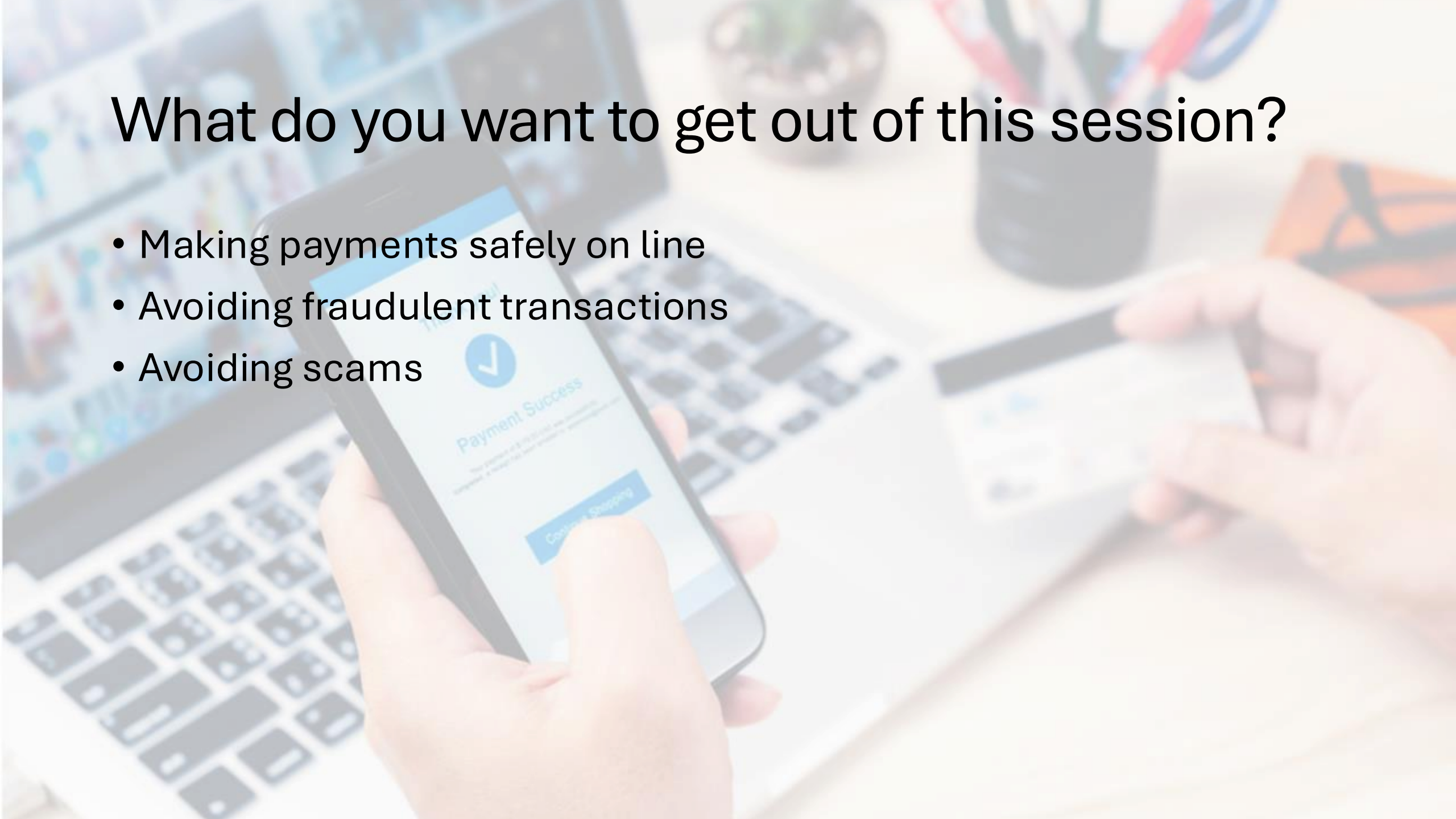


Online Payments

Sue Lakin March 2025

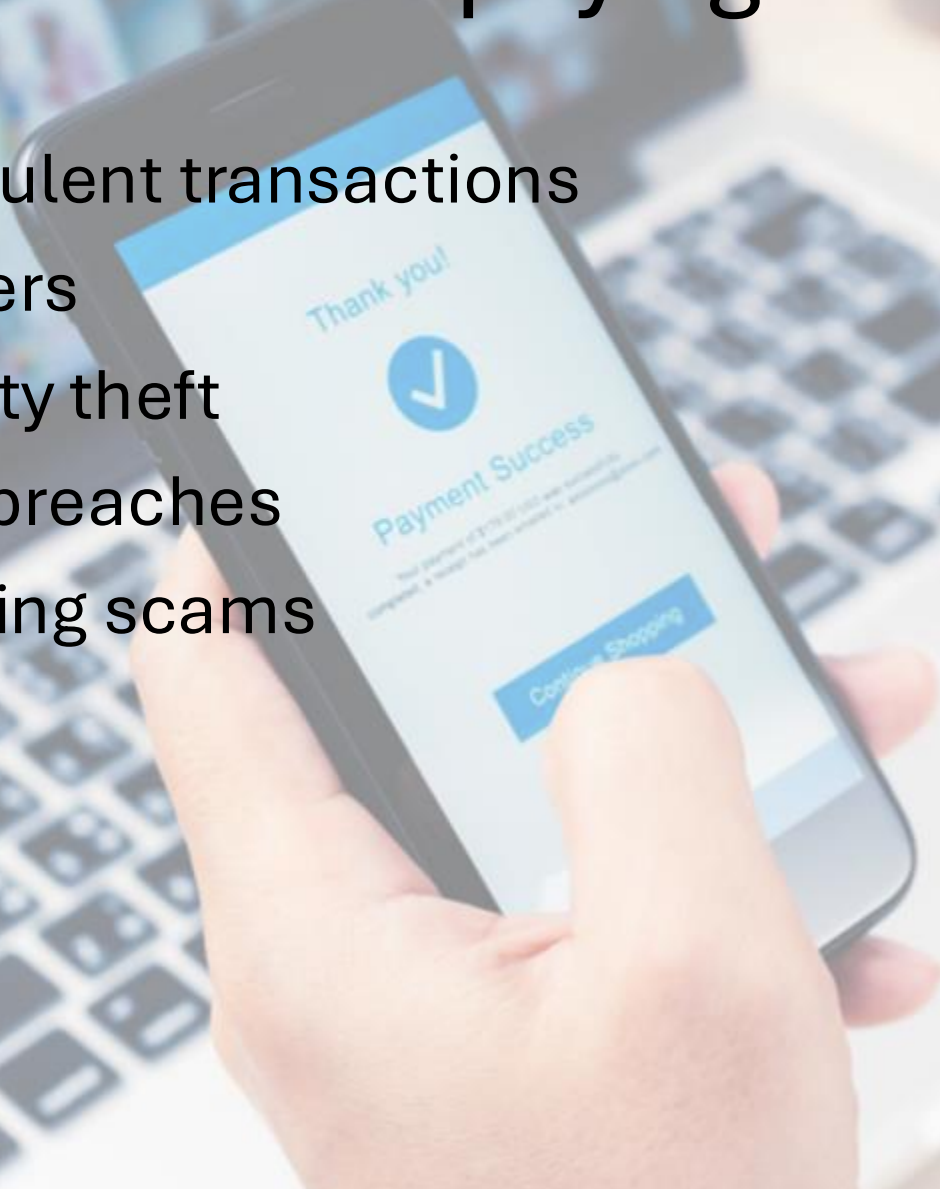
What do you want to get out of this session?

- Making payments safely on line
- Avoiding fraudulent transactions
- Avoiding scams



Worries about paying online.....£££££

- Fraudulent transactions
- Hackers
- Identity theft
- Data breaches
- Phishing scams



Security is key.....

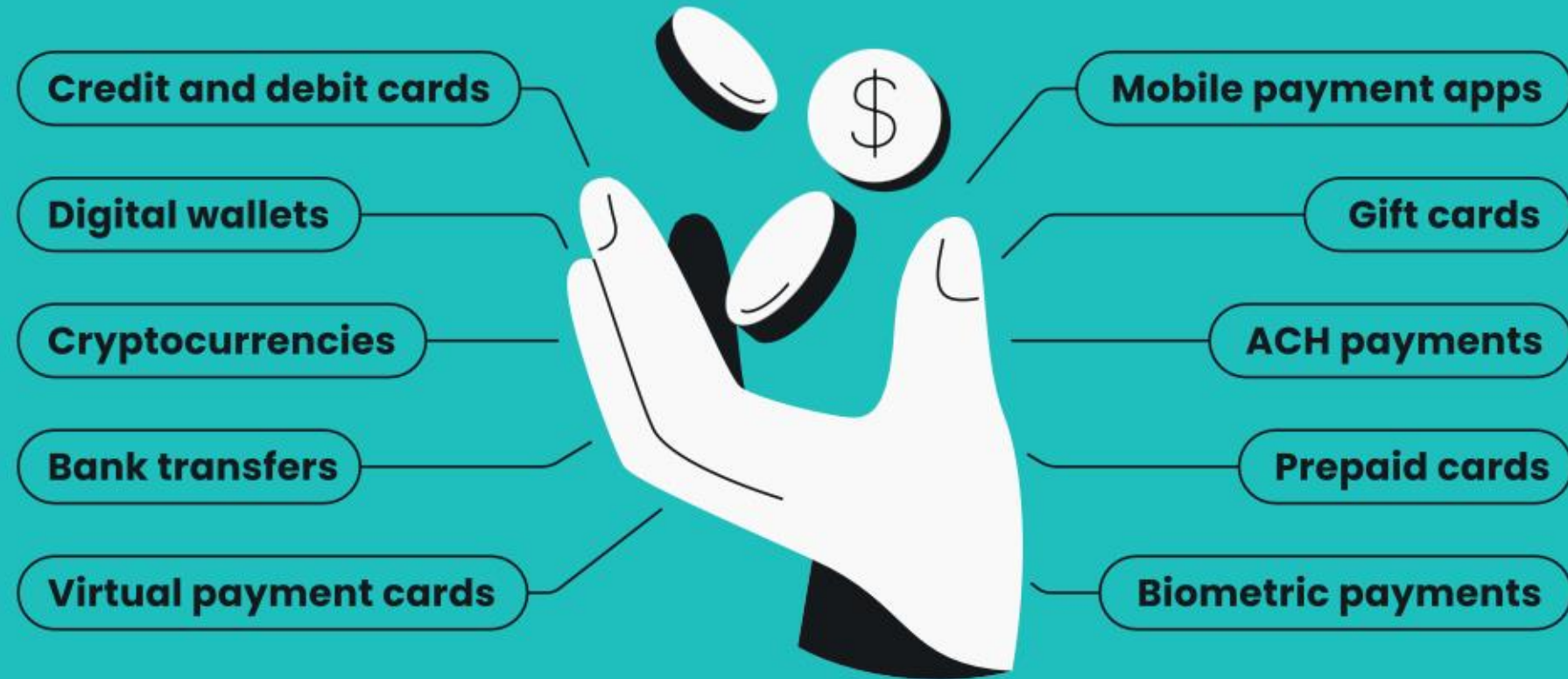
- Secure your device
 - passwords, PIN codes, finger print access, Face ID
- Secure passwords for online shopping sites
 - See recent session of passwords!
- Safe sites
 - Legitimate, known brand or seller?
 - Https sites are more secure/trusted (rather than http) – check
 - Sounds too good to be true? Trust your gut feeling
 - Don't buy via FB – always move to an external browser

Security is key.....

- Secure transactions

- Never on a public computer
- Device security/site security/payment method security
- Use 2-factor authentication (2FA)
- Never enter a PIN number on line (this is not the security number on the back of the card)
- Choose your payment method carefully

10 safest online payment methods



Payment methods.....

- Online/credit card/debit card payments may be safer than in person cash or card payments as you have more protection
- Multiple layers of security
- For purchases between £100-£30,000 Section 75 of the Consumer Credit Act 1974 may apply if you pay by credit card and don't receive the goods or there is a problem.
 - Put any amount (eg total cost a deposit or even £1) on a credit card to be able to claim the whole amount back with section 75 if there is a problem.
- Charge back: If Section 75 does not apply, may be able to make a charge back claim through your bank – but only for what has been paid on the card eg See above examples ie deposit amount or £1
- 14 days to decide if you want to keep an item and 14 days to return if not wanted (up to 28 days to try and return (Consumer Contracts Regulations 2013

Reference links

- [Learn My Way](https://www.learnmyway.com/topic-player/stage/3?subjectSlug=spending-money-online&topicSlug=buying-things-online&locale=en-gb)
 - <https://www.learnmyway.com/topic-player/stage/3?subjectSlug=spending-money-online&topicSlug=buying-things-online&locale=en-gb>
- [Safe ways to pay online](https://surfshark.com/blog/safest-way-to-pay-online#:~:text=Some%20of%20the%20safest%20ways,cards%2C%20cryptocurrency%2C%20and%20more.)
 - <https://surfshark.com/blog/safest-way-to-pay-online#:~:text=Some%20of%20the%20safest%20ways,cards%2C%20cryptocurrency%2C%20and%20more.> (USA site so may not all be applicable to UK but good general advice)
- [National Cyber Security Centre Advice](https://www.ncsc.gov.uk/guidance/shopping-online-securely#section_6)
 - https://www.ncsc.gov.uk/guidance/shopping-online-securely#section_6
- [Paying by card](https://www.moneyhelper.org.uk/en/everyday-money/credit/how-youre-protected-when-you-pay-by-card?)
 - <https://www.moneyhelper.org.uk/en/everyday-money/credit/how-youre-protected-when-you-pay-by-card?>

Reference Links

- Action Fraud
 - <https://www.actionfraud.police.uk>
- Getting money back after paying by card or paypal
 - <https://www.citizensadvice.org.uk/consumer/somethings-gone-wrong-with-a-purchase/getting-your-money-back-if-you-paid-by-card-or-paypal/>
- Chargeback
 - <https://www.ukfinance.org.uk/our-expertise/cards/chargeback-and-section-75>
- **Which? Guide to your statutory consumer rights**
 - <https://www.which.co.uk/consumer-rights/advice/what-are-my-statutory-rights-and-when-do-they-apply-acif94x8QOoH#quiz-how-well-do-you-know-your-online-shopping-rights>

Which? References

- Which? Guide to your statutory consumer rights
 - <https://www.which.co.uk/consumer-rights/advice/what-are-my-statutory-rights-and-when-do-they-apply-acif94x8QOoH#quiz-how-well-do-you-know-your-online-shopping-rights>
- [Consumer Rights Act 2015 \(fit for purpose/as described/satisfactory quality\)](#)
- [Consumer Contracts Regulations 2013 \(right to return online purchases within 28 days\)](#)
- [Consumer Protection Act 1987](#)
- [Consumer Credit Act 1974 \(Section 75 claims\)](#)