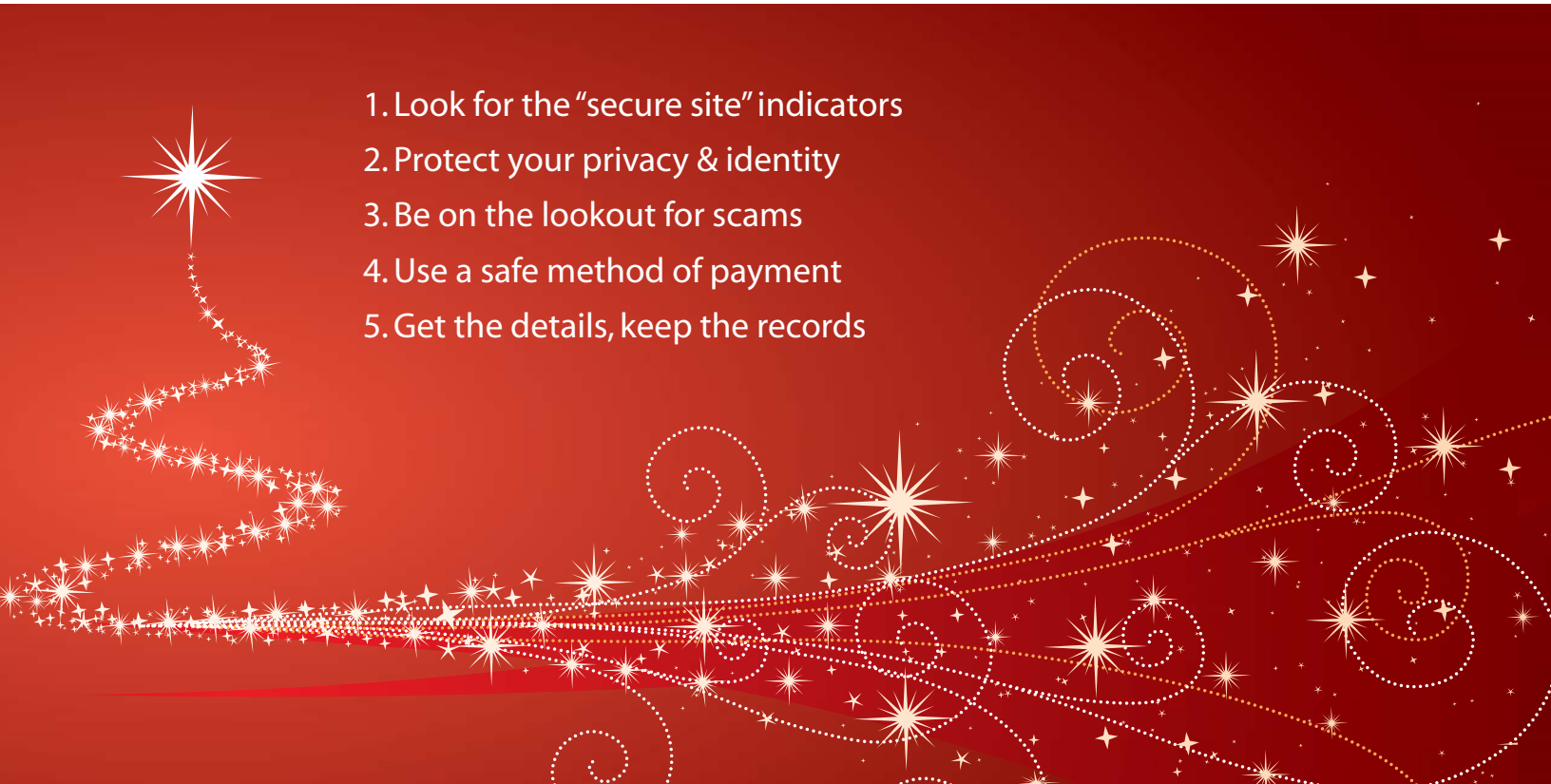


Five Tips to Take the Worry Out of Online Shopping this Holiday

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1. Look for the “secure site” indicators
 2. Protect your privacy & identity
 3. Be on the lookout for scams
 4. Use a safe method of payment
 5. Get the details, keep the records

The familiar festive advertisements and bright store decorations are now appearing in every corner - which can only mean that the time has arrived to start thinking about the purchase of Christmas gifts. Luckily, thanks to advancements in technology, many of us no longer need to leave the comfort of our own homes where we can now do our gift shopping online.

In December 2006 levels of online shopping broke all the records when several days reached in excess of \$600 million spend per day! But in today's connected world, there are certain risks that go hand in hand with entering

personal details online. Online fraud is prevalent and fortunately most online retailers already use a number of tools to predict and prevent this type of activity. However, it is highly recommended that you personally ensure that the purchase you are making online is secure and the retailer you are buying it from is legitimate.

GlobalSign (<http://www.globalsign.com>), a specialist in Internet security, has provided the following top five tips, that will not only help to ensure a safer online shopping experience, but also offers the consumer some helpful hints when it comes to the online purchasing of gifts:

LEARN MORE ABOUT THE FIVE 'BE SAFE' TIPS...

1. Look for the “secure site” indicators

Shoppers should always look for the yellow padlock in browsers that will indicate if a website is using SSL – an encryption technology ensuring that the data sent to the retailer (such as financial, personal and user account information) is encrypted & secure.

Fortunately for online shoppers, there have been recent advancements to the current SSL technology. Browser vendors like Microsoft have introduced the new “Green Address Bar” in the IE7 browser which gives shoppers enhanced confidence with a clear visual indication of whether a web site operator has been verified to a more rigorous level of company background identity checks by changing the color of the address bar to green (see below).



2. Protect your privacy & identity

Your privacy is important, protect it at all times to minimize the possibility of identity theft. For retailers requiring a username / password account to be set up during the buying process, try and use different username / password combinations than the ones you use for your banking, web mail and other accounts. If the retailer is asking for a lot of personal information, make sure you know what they'll do with by checking their privacy policy which should always be presented on their web site. If they start asking for details you think are irrelevant to the purchase, such as bank account details, date of birth etc, start questioning why. These details should not be needed for a simple online purchase.

3. Be on the lookout for scams

Be vigilant about trusting unbelievable offers by email – regardless of whether you know the retailer “offering” them. Phishers (fraudsters masquerading as known companies) send millions of emails daily and place thousands of online ads offering the best “cannot miss” deals. If you receive an email or see an online advertisement be sure to check the URL in the browser address bar when you visit the site and make sure it is the real URL of the company is claims to be. Be extra wary of IP addresses (addresses like http://245.123.123.1/special-offer). If you're still uncertain, call the company to confirm the offer by searching for their contact details in your favorite search engine.

4. Use a safe method of payment

Most credit cards have protection on them so use a credit card wherever possible to pay for your purchase. Using debit cards and other methods of direct payments use your money, but credit cards use the credit card issuer's money. This means there's a much higher chance the credit card issuer will back you up should there be any issues. If the merchant does not accept credit cards, look for other methods of safe payment such as PayPal.

5. Get the details, keep the records

Make sure you know the merchant's full address, especially if it's outside of your own country. Double check the delivery costs and refund terms. When purchasing from overseas merchants, double check any additional costs when delivering to the US. There is always the risk of buying gifts that are never delivered after you have already made a payment. To avoid this very anti-festive experience follow these simple steps:

- Keep all records of your purchase safe in a separate email folder so that they are easy to locate in the event of a non-delivery
- Print out a copy of all transactions and keep them safe until the purchase has been delivered in case any emails are accidentally deleted
- At the time of purchase, make a note of a contact number or email for the merchant, just in case the product does not arrive
- To doubly ensure that the gift will arrive, insist on a tracked delivery

With more and more reliance being placed on online retail sites providing all the necessary security requirements, many online buyers can become relaxed and vulnerable. Online criminals are becoming more sophisticated when it comes to phishing, tampering, forgery and ID fraud and a lack in caution when it comes to the security of personal data can only ruin the time of year that is all about enjoyment and festivities. Ensure that you follow the above steps to help prevent you from making yourself a victim of those who do not believe in traditional Christmas spirit.

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