

Protect yourself from computer frauds

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in Dublin

MANY Irish people purchase their Christmas presents online. There is an increasing number of sites which provide lists of online retailers (etailers) available in Ireland. Online shopping safety often depends on buyers' forethought to follow a number of simple rules that may help to avoid frauds and scams.

The new Online Shopping Directory launched on Monday by An Post for example is one of these sites. Hundreds of companies already benefit from the service. The site also provides a short guide of safe shopping online.

According to a survey conducted by eBay, the same day was expected to be the busiest day of eBay for Ireland, one week earlier than in other parts of Europe, with an average of a Christmas present being bought every 30 seconds.

A survey released last month by Deloitte found out that 35% of people this year will buy gifts on line over Christmas and 32% of them feel confident on online security. Katie Lynch, 32, is one of the consumers that we interviewed. She thinks that "shopping on line is generally safe." She said that she was aware of being protected by consumers law.

However, other consumers were not. Bill Molony, 25, who works in IT, said: "I use protection softwares. I think that most of the times you can tell by the look of the site if it's safe or not." However, he said that he was "vaguely aware of the law," while Gary McGrath, 37, accountant, said: "I generally assume that I'm protected by the law," but admitted that he didn't know much about it.

Advices on how to shop online are provided by a number of sites. An Post site provides a short guide to safe online shopping. The guide suggests, for example, to always read the "Terms of service" and "Privacy Policy", two voices which should be easily available in the website when providing personal information.

The Police Fraud Alert Supplement of November 2009 offers advice on how to deal with reputable online sellers, by reading reviews provided by most sales websites. It also recommends, when using internet banking, to regularly cross-

check transactions. Softwares like anti-virus, anti-spyware and firewall are also basic conditions for safe surfing. Links contained in emails could be dangerous, so it is always recommendable to type the website address directly into the browser. Other important clues are the 'https' at the beginning of the website and a secure padlock symbol on the bottom right of the webpage, which means that you're using a secure internet connection.

A little commonsense helps too. Vary your password, take backups of your computer data,

don't trust a company solely for their websites.

Inspector John Ferras stated: "Our core policy is to give advices on how to shop online and prevent crime. We acknowledge the risk but we're not saying that people shouldn't buy online. If consumers are cautious and follow our advices, they're less likely to suffer a fraud."

Computer crime

Computer crime, despite being a relatively "new" type of crime, is rather widespread.

According to the Police Supplement, there is no "computer fraud" defined in Irish legislation. Moreover, even if there are stiff penalties for committing computer fraud, sometimes, as in the case of frauds which originate outside the Irish jurisdiction, law against them may result difficult to enforce.

However, e-shoppers are protected by consumers legislation.

"The National Computer Agency provides information about consumers' rights and highlights problems of online shopping," stated Melda Grant, customer service representative at the National Consumer Agency of Ireland.

"If the company that is engaged in fraudulent practices is based in Ireland, we can take action against it. Generally we deal with frauds in Ireland. In the case of a company based outside Ireland but within the EU, consumers can turn to the European Consumer centre. Otherwise consumers.gov deals with frauds outside the EU. However," she added, "we have correspondents in each European country, who, in turn, are in contact with non-European partners."

The European Distant Service Directory defines suppliers obligations to the consumers to protect buyers in distance contracts, such as requirement to provide certain information or protection against the unsolicited supply of goods.

Buyers are also legally entitled to return almost all types of goods for complete refund during the seven days following the purchase – the "cooling-off" period. The legislation doesn't protect internet auctions or purchasing goods from private individuals, but good Internet auction sites offer their own purchase protection, such as the Safe "Surf" Code on eBay.

An post new Online Shopping Directory