



**An Garda Síochána**  
Ireland's National Police and Security Service



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# Fraud Week - Online Shopping Fraud and Media Briefing- 11th March 2021

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## Online Shopping Fraud Advice

- €22 million in credit and debit cards fraud losses on Irish consumers in 2020 (data Banking & Payments Federation Ireland (BPFII))
- Up to 10 million online transactions were carried out over the Christmas shopping period.
- 50% increase in reported crimes 2020/ 2019

Online Shopping fraud is where the buyer doesn't receive the goods after making payments, receives fake/counterfeit goods or goods not as described.

The seller can also be conned, having sent their goods and do not receive payment.

This has become more prevalent during the Covid 19 pandemic as more and more people are shopping online.

The Advice from the Garda National Economic Crime Bureau (GNECB) is

### Online shopping

- Use secure websites. Make sure the website you are on is real – not cloned or fake. Make sure there is an "https" at the beginning of the web address and a padlock symbol displayed beside the URL before the purchase is made - this indicates a secure connection.
- Look for the trust seals – Trust seals are commonly placed on homepages, login pages, and checkout pages. They're immediately recognizable and they remind visitors that they are secure on this page.
- Know the website's policy on refunds and know your consumer rights. They are protected if proper site used

**ACCESSIBILITY HELP?**

- Where selling platforms offer an official, safe way of paying, use this rather than sending money directly to a third party – otherwise use an online payment option such as PayPal, which helps to protect you.
- Check their payment methods – should be credit cards. Never transfer money direct or pay cash
- If a website is asking you to send money to a random PayPal address, wire it by Western Union, pay in iTunes gift cards or only deals in cryptocurrency, that should send up a red flag. The majority of the time, those methods are done to avoid scrutiny and ensure that a transaction can't be reversed.
- Always keep a record of your purchase, print or save a copy of your order. Ensure you read the terms and conditions associated with any purchase.
- Be careful about cut-price offers - if it sounds too good to be true it probably is.
- Do not under any circumstances use public Wi-Fi when making payments - switch to 3G/4G on your phone if necessary.

#### Auction sites

- Be wary where there is a sense of urgency i.e. need to agree now, last chance, only one left, etc.
- Be extremely careful when buying things from people with little or no selling history.
- Don't enter into off site communication for a lower cash price.
- Never purchase through social media or where the 'offer' came to you via social media
- Independently visit the website of the online sales company as opposed to clicking on social media or pop-up adverts.
- Be wary of offers from strangers – why are they offering you this once in a lifetime chance?
- Check for poor English and spelling/grammar mistakes.
- If you bid for an item unsuccessfully, don't be tempted to trade off-site if another seller approaches you with a similar item.
- Be careful when using direct banking transactions to pay for goods. Make sure transactions are secure.
- Don't send confidential personal or financial information by email.
- Check the IBAN of the bank the seller wants you to send money to - good indicator if the bank you are paying into is in a different country to where the proposed location of the seller/goods are. IBAN numbers can be checked on all search engines, this is as link to one such site <https://www.iban.com/iban-checker> (<https://www.iban.com/iban-checker>). It will tell you the country and address of the bank.
- If the seller is unknown to you, do some research - call them, authenticate their phone number and business, check if they have a physical address.

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