Safe Online Payments

PAYMENTS

Email
Emailname@email.com

Password
****

1234 5678 910

EXP Date
08/25

CW
123

Action Figure
$200

Electronic & Card Payments

Selecting the right type of online payment method is essential and a critical task for eCommerce. There are different types of online payment methods - credit card payments, bank transfers, PayPal, mobile payments, etc. and these can vary from business to business.

Nowadays, almost all payments made or received by individuals or businesses are carried out electronically. Sometimes, it is possible to pay by online bank transfer, but you do need to make careful checks before doing so. If the payee is fraudulent (eg, either selling non-existent goods or services or is impersonating an authentic supplier), it is unlikely that the bank will refund your money.

Sending Payments

When making online payments, always type in the payment page address rather than pasting it from an email or other link, in case fraudsters are at work. Also, ensure the page is secure by checking that there is a locked padlock symbol in the browser window frame and a web address beginning with 'https://' (the 's' stands for secure).

Use strong passwords and ensure they are kept private by the people they are issued to.

Impose strict usage rules for employees who have company payment cards, including PIN and password protection.

Using a credit card offers more protection than a debit card. Credit cards offer better consumer protection through warranties and fraud protection but are costlier. Debit cards offer less protection, but they have lower fees.

Be clear with your bank who is liable for loss in the event of online fraud. Read their terms and conditions and, if in doubt, ask your bank's business manager.

Receiving Payments

Ensure that your e-commerce website is secure for the safety and peace of mind of your customers.

When sending goods, use proof of delivery to avoid chargebacks.

If receiving payments by credit card, ensure your business is compliant with credit card industry data security standards. Their requirements may differ.

Depending on the nature of your business and size of the transactions, consider accepting mobile payments which provide an additional layer of security.

GET SAFE ONLINE

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