




Company Barclaycard – Best Practice Purchasing over the Internet

The Online promise: ‘**Company Barclaycard guarantees against unauthorised transactions.**’

When you buy online with Company Barclaycard you are never liable for unauthorised transactions. In the unusual event that unauthorised transactions do occur on your account, we will immediately suspend and investigate them for you. Whatever happens, you’ll never have to pay for transactions you didn’t make.

Here are Company Barclaycard’s recommendations for purchasing on line, together with a sample cardholder procedure guide.


 *For more information you can find Company Barclaycard at www.company.barclaycard.co.uk*

1 Take care of your card details online

Secure sites will start with https, not http. Secure sites have an added encrypted transaction layer. Other security systems include Secure Socket Layer (SSL), Secure Electronic Transaction (SET) and HyperText Protocol Secure (HTTPS). Use these whenever possible. Refer to section 6 for how to check if a website is secure.

2 Get to know a company before you buy

If you're not familiar with a supplier, it's a good idea to contact them first and ask for some company background before you buy. Are the company’s registered details displayed on the home page? Is there some form of accreditation which can be verified, eg Which? If you are unsure don’t buy !

 *Contact the Internet Fraud Watch (www.fraud.org) to check out merchants first*

3 Be aware of private sellers

Members of the public often use classified ads and auctions to sell online. Most people are perfectly honest. However, if you do have any problems, your legal rights may not be the same as they would be if you were dealing with a business. So always make sure you know who you're buying from - then you can make an informed choice.

4 Keep your passwords secret

If you register with a particular site, you'll be asked to enter a user name and password. Keep your passwords completely secret - the same way, as you would look after your personal card cash machine PIN number.

5 Read the delivery and returns policy before you buy

Read the delivery and return policies on the merchant's home page before completing an on-line transaction. Check you can return any unsatisfactory items and whether you will get a refund or a merchant credit. The website ideally should also cover delivery methods, delivery cost, currency accepted, taxes applied, return and refund policy, and a contact telephone number or e-mail address.

6 Check for a secure connection before you enter your Company Barclaycard details



First, make sure that you're using a secure browser

Your browser is the piece of software that enables your computer to access the World Wide Web. (You probably know that already, but not everyone does!)

A secure browser such as Netscape Navigator version 4.0 or later, or Microsoft Internet Explorer version 4.0 or later will show you whether or not the web site you are visiting is secure. Internet Explorer uses the padlock symbols below while Netscape uses keys.



A broken key or padlock = unprotected



An intact key or padlock = secure

These browsers also scramble your personal data before sending it, so no one else can read it.



Next, check the web site address

A secure site will often have https:// at the beginning instead of http:// (The 's' stands for secure). Never send your card details by e-mail i.e. if the address starts mailto.

Secure

Netsite:

Unsecure

Netsite:



Again, if the web site gives you the option of using a secure checkout - say yes!



Ensure that a single browser window is open when submitting the data.

7 Save a record of your transactions

Just as you save till receipts in case you need to return or exchange something, you need to keep a record of all online transactions too.

Print and save a copy of your completed order form and your order confirmation. Most reputable suppliers will e-mail you with an order confirmation within 24 hours. Always keep a record of the website address.



Remember to update your transaction log and refer to your company procedures.

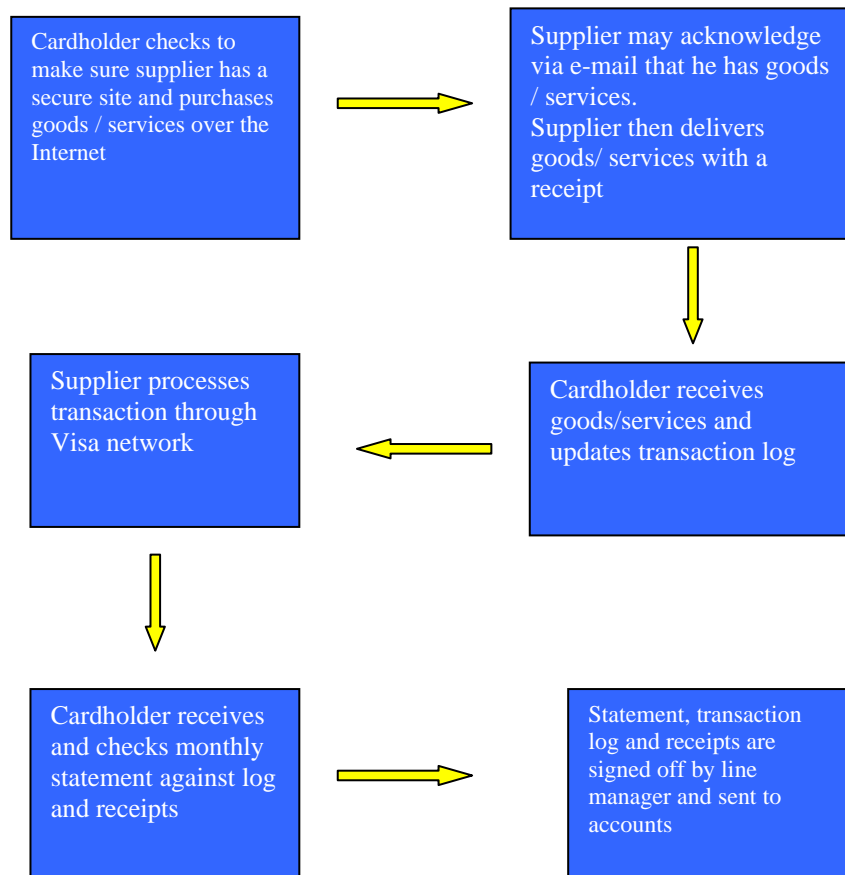
8 Inspect your goods carefully

When you take delivery of goods you buy online, be sure to check that they're exactly what you ordered. If you're unhappy with the quality, or have any other problem, first contact the supplier direct. If you have any difficulty resolving the query with the supplier, then contact your card administrator for guidance. If in the unlikely event that you are in dispute with your supplier please contact Company Barclaycard Customer Service **0845 700 1001**. We'll do our best to help.

9 Check your statement

Check the items on your monthly statement as soon as you receive it against your saved receipts and transaction log. If there are items on your statement that you don't recognise simply call Company Barclaycard Customer Service **0845 700 1001**.

Quick Reference Guide



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