

# 3. Internet – Participating in the knowledge society

---

” “Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family.”

*Kofi Annan, former Secretary General of the United Nations, January 1997-December 2006*

## CHECKLIST FACT SHEET 10 – SEARCHING FOR INFORMATION

---

Do you read the disclaimer when you are consulting a website?

How can you be sure the information you find is factual and objective?

Do you consult several websites to check your facts?

## CHECKLIST FACT SHEET 11 – FINDING QUALITY INFORMATION ON THE WEB

---

Before downloading files, do you check that your anti-virus software is active?

If you get your news from the Internet, do you seek multiple perspectives on the same story?

Clean out your cookies from time to time to avoid being “profiled” by search engines.

## CHECKLIST FACT SHEET 12 – DISTANCE LEARNING AND MOOCs

---

Choose a method of distance learning that is appropriate for you: determine what type of learning (synchronous, asynchronous, open schedule, hybrid distance learning) will best help you reach your goals.

Before selecting a distance learning course, research the reviews – both from students and teachers.

Take adequate precautions to ensure that your computer equipment and software is secure from hackers, viruses and other threats.

## CHECKLIST FACT SHEET 13 – SHOPPING ONLINE

---

Do not make online purchases on unsecure Internet connections.

Understand and agree to the key information provided about the product or service.

Disable in-app purchases on your smartphone or tablet.

Do not believe all user recommendations you see, creating “user” recommendations can also be a money-making business.

## Shopping online



**E**-commerce may be defined as the collection of services, software and procedures that allows the sale of products online. Almost anything can be bought online from books to holidays, from clothing to electronics. Apart from material goods, you can also pay for services such as access to online content.

■ E-commerce has undoubtedly brought positive benefits as shopping becomes easier and more convenient; however, e-commerce transactions are not without risks. And as the industry grows, so will the benefits and risks.

■ A recent trend shows that more and more children make online purchases (often via a parent's credit card account) before attaining the age of 18 or even holding a part-time job appropriate for a student. This has given rise to concern about children "virtualising" money and becoming unable to develop a sense of its value, which could have a major economic impact for their future.



## IN-APP PURCHASES

- In-app purchasing refers to the ability of a smartphone or mobile device to facilitate the sale of products or services within a specific application or “app”<sup>1</sup>.
- While in-app purchases bring profitability to businesses, they can be a problem for those who do not understand how in-app purchases work.
- In-app purchases have posed a particular problem for children and young consumers who may not be eligible to make purchases, but can with just a couple of clicks.



## CONSUMER RIGHTS

- If you purchase a product or service online, you benefit from consumer protection rules including: delivery within the agreed time, being able to return unwanted goods and paying only for things that you have expressly agreed to purchase. For example, in the EU you have the right to return unwanted goods within 14 days of receiving them.
- If you purchase a product or service online, the trader must provide you with certain key information about the product or service, which is clear, correct and understandable, before you make the purchase.
- For a listing of the key information, consult the European Union websites noted below.



## IMPORTANCE IN UNDERSTANDING THE ISSUES

Children and young people need to be well-informed consumers: they need to know whether they are eligible to make purchases online, what the terms and conditions for a purchase are and how to claim their rights in the event of a problem. As online shopping gains in importance, it is vital that children and young people understand how to become responsible consumers able to take advantage of the benefits and avoid the risks associated with shopping online.

- Uninformed shoppers, especially the young and elderly, may be vulnerable to online scams and online shopping fraud.
- Buyers and sellers in e-commerce generally do not know each other and this anonymity may desensitise people to knowing right from wrong.



## ETHICAL CONSIDERATIONS AND RISKS

- Protect your credit card data, telephone numbers and other personally identifiable information. Hackers can obtain credit card information by accessing your computer or by breaking into insecure websites holding your information. Be wary of websites that ask to save your credit card information, as this information can be stolen.
- Avoid paying for items using a public Wi-Fi connection. With the ubiquity of hot spots located in coffee shops, hotels, airports and even public parks, hackers can tap into hot spots and capture your personal information.
- Criminals also obtain credit card or banking information by tricking people into giving them voluntarily. Phishing<sup>2</sup> falls into this category. These attacks often target users of online shopping or payment sites, asking them to “reconfirm” details.
- Since online shopping often involves payment by credit card, consumers need to manage their finances carefully to avoid overspending. Regularly review your credit card bill to make sure that you did not make an inadvertent purchase and that there are no unauthorised purchases.

1. <http://www.techopedia.com/definition/27510/in-app-purchasing>

2. <http://en.wikipedia.org/wiki/Phishing>

- Pay attention to “too good to be true” bargains. Go to the retailer’s site to confirm whether the offer is valid.
- The Internet has seen a multiplication of payment methods: PayPal, Bitcoins, money transfer, mobile payments and others. Bear in mind that no payment method is completely safe so always practise caution when paying for anything online.



## HOW TO

■ In order to shop online safely, consumers should remember that shopping online requires additional precautions.

- Make purchases only from reputable vendors. This may become difficult as more and more vendors enter the marketplace, but do your research.
- Make sure that your computer, tablet, or smartphone settings are set to optimal.
- Verify that the order checkout area is encrypted. Many sites use SSL (secure sockets layer) technology. Look for the padlock icon and a website address indicating that it is secure: “https” instead of “http”.
- Save a copy of your order by either printing a copy or taking a screen shot. You will be able to use this as proof in the event of contestation.
- Check your statements often to ensure that you were not billed for a purchase that you did not make.



## IDEAS FOR CLASSROOM WORK

- Educate students to find out about the retailer and the conditions of sale.
- Invite students, alone or in groups, to look on specific commercial websites for products or services, with a particular goal in mind. For example, planning a holiday according to a fixed budget (see Fact sheet 10 on searching for information).
- Plan an e-commerce website with your students (to sell school products, for instance) or do further work on existing initiatives of that kind already taken within the framework of the school. Study the structure of a good e-commerce website.

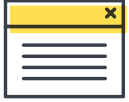


## GOOD PRACTICE

- Find out about the retailer or vendor. eBay, for example, allows vendors to build a reputation according to their track record and feedback. Do not buy from untrustworthy sources, especially those advertised by spam (see Fact sheet 19).
- Make sure you are insured against fraudulent use of your credit cards. Check your statements carefully for any unauthorised purchases.
- Read the terms and conditions. The text may be long and technical but do not click to say you have read and understood it if you have not done so.
- Check for hidden costs. These may be taxes or delivery charges on the side of the seller. Customs duties may also be charged if you are ordering products from abroad.
- Is the site secure? A padlock or key symbol in the lower right-hand corner of the web browser will indicate secure pages. Look for SSL<sup>3</sup> certificates, which ensure that data is encrypted before it is sent.

3. [http://en.wikipedia.org/wiki/Secure\\_Sockets\\_Layer](http://en.wikipedia.org/wiki/Secure_Sockets_Layer)

- Make sure that you have control of your personal data and refer to the General Data Protection Regulation for better understanding. Pay attention to boxes relating to the retailer's options to retain your data or contact you for marketing purposes.
- If you have any doubt about the seriousness of a website, do not hesitate to do some research online, and look for other consumer testimonials, reviews or experiences. Websites such as Trustpilot are usually a good indicator of the seriousness of a website and the customer experience<sup>4</sup>.



## FURTHER INFORMATION

- Consult the European Union's website on online shopping: [http://europa.eu/youreurope/citizens/shopping/buy-sell-online/rights-e-commerce/index\\_en.htm](http://europa.eu/youreurope/citizens/shopping/buy-sell-online/rights-e-commerce/index_en.htm).
- Teach your students about online commerce, for instance from the Microsoft site: <http://web.archive.org/web/20050405134258/http://www.microsoft.com/office/previous/frontpage/columns/edcolumn04.asp>.
- The ECC-Net "promotes the understanding of EU consumers' rights and assists in resolving complaints about purchase made in another country of the network, when travelling or shopping online" [http://ec.europa.eu/consumers/solving\\_consumer\\_disputes/non-judicial\\_redress/ecc-net/index\\_en.htm](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/ecc-net/index_en.htm).
- TrustArc (formerly TRUSTe) is an independent, non-profit, global initiative aimed at building trust and confidence in online transactions: <https://www.trustarc.com>.
- The Europea.eu website offers information on online shopping: [http://europa.eu/youreurope/citizens/consumers/shopping/index\\_en.htm](http://europa.eu/youreurope/citizens/consumers/shopping/index_en.htm).
- For information on the General Data Protection Regulation see: [http://ec.europa.eu/justice/data-protection/index\\_en.htm](http://ec.europa.eu/justice/data-protection/index_en.htm).
- Paypal offers fraud prevention tips: <https://www.paypal.com/eBay/cgi-bin/webscr?cmd=p/gen/fraud-tips-buyers-outside>.
- For information on the OECD Recommendation on Consumer Protection in E-Commerce, adopted in 2016, see: <https://www.oecd.org/sti/consumer/ECommerce-Recommendation-2016.pdf>.

4. <https://www.trustpilot.com/>