



02. ECOMMERCE

M6U3P2



WHAT IS eCommerce?



ECOMMERCE

- The term electronic commerce (ecommerce) refers to a business model that allows companies and individuals to buy and sell goods and services over the Internet
- Ecommerce operates in four major market segments and can be conducted over computers, tablets, smartphones, and other smart devices
- Nearly every imaginable product and service is available through ecommerce transactions, including books, music, plane tickets, and financial services such as stock investing and online banking

- Technology makes it easy to buy and sell products anywhere in the world
- When buying things online, there is always some personal information that is shared so we have to be careful and protect our personal data
- What information is shared online for shopping?



- Technology makes it easy to buy and sell products anywhere in the world
- When buying things online, there is always some personal information that is shared so we have to be careful and protect our personal data
- When we buy online we share information such as:

- Name
- Address
- Email
- Phone number
- Bank card information



More than **50%** of Android shopping apps send trackers to users

Sensitive data shared to third-party domains by Android apps*:

- name
- location
- email address
- phone number
- search terms

*Source: Who Knows What About Me? A Survey of Behind-the-Scenes Personal Data Sharing to Third Parties by Mobile Apps, the Research Network, October 30, 2016.

WHAT KIND OF DANGERS ARE THERE REGARDING ONLINE SHOPPING?



ONLINE DANGERS

- Scams
- Stolen account credentials
- Stolen financial information
- Stolen identity

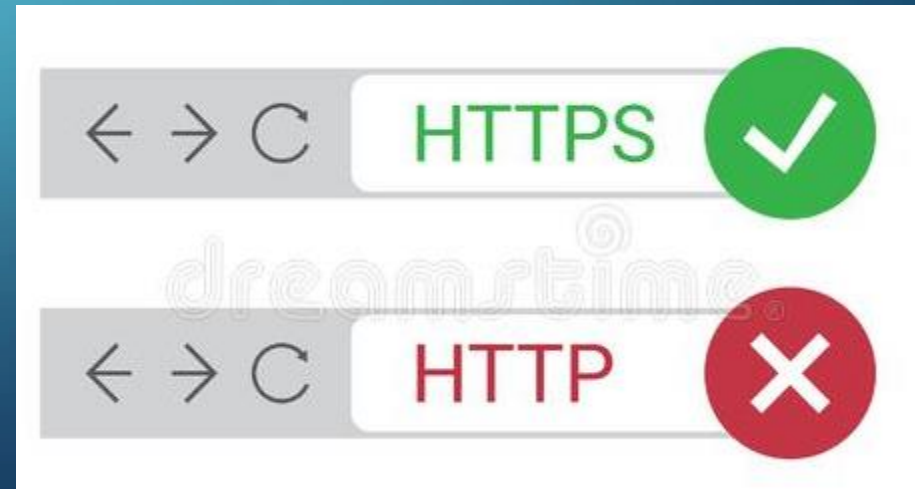
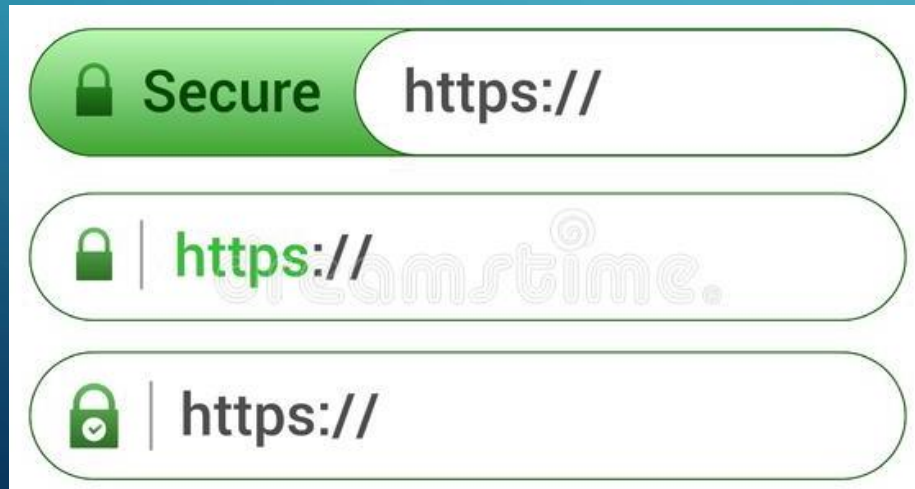


WHAT ARE SCAMS?



SCAMS

- A scam can be when a scammer sends us an email to verify your credit card account information
- They will often ask for card number, name, number on the back and expiration date
- Always pay attention to the URL of the website and use trusted websites



WHAT IS IDENTITY THEFT?



IDENTITY THEFT

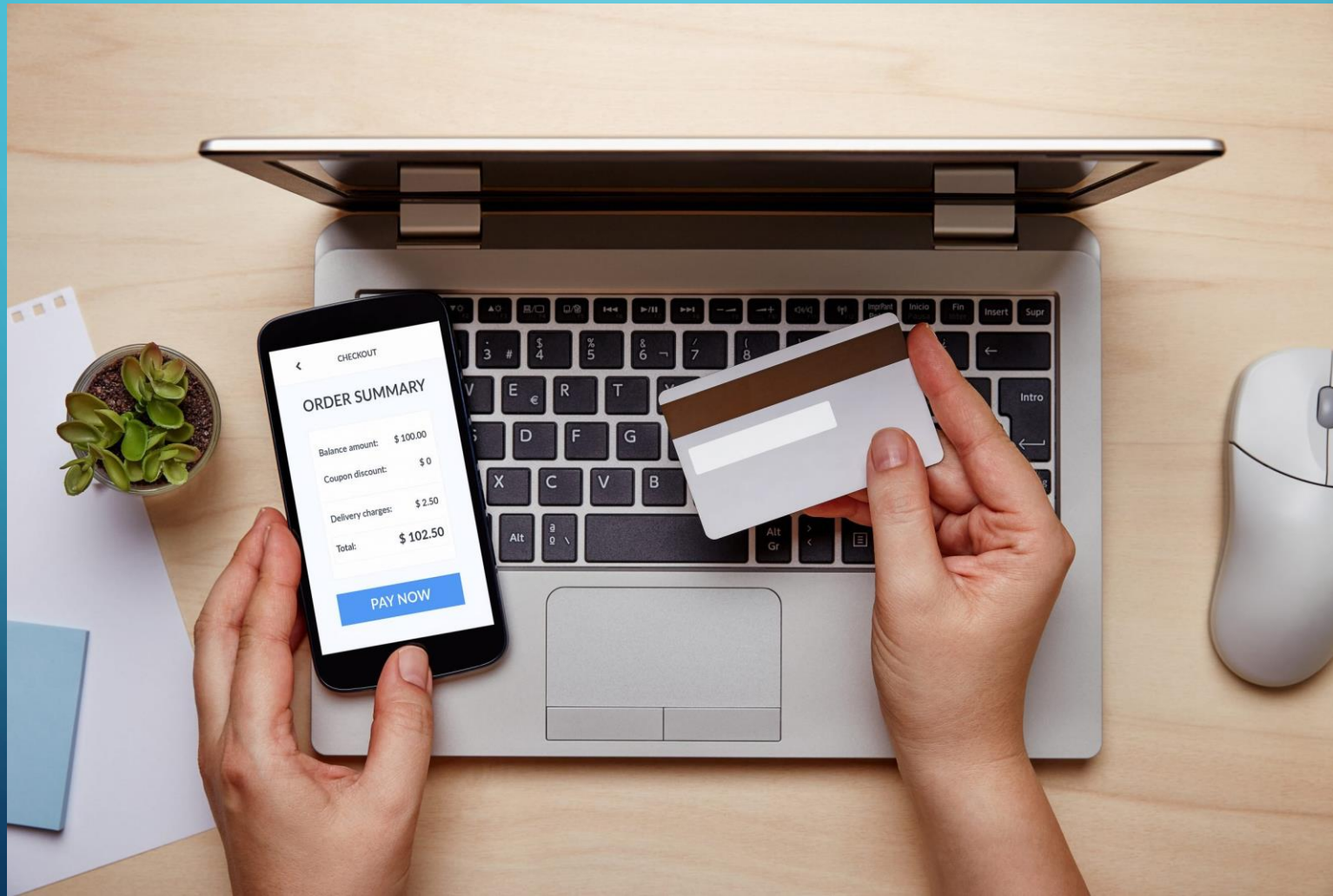
- Identity theft is a fraud that uses our personal information to open an account or make online purchases and other financial transactions
- They may use a phishing scam, that is, use a fake email or website to request our personal information.



6 TIPS FOR SAFER SHOPPING

- Only shop on trustworthy websites
- Only shop on trustworthy websites
- Ensure the card entry page is secure
- Avoid offers that seem “too good to be true”
- Don’t use an e-store that requires more information than necessary to make the sale
- Always check the company’s shipping terms.

HOW CAN WE PAY FOR THINGS ONLINE?



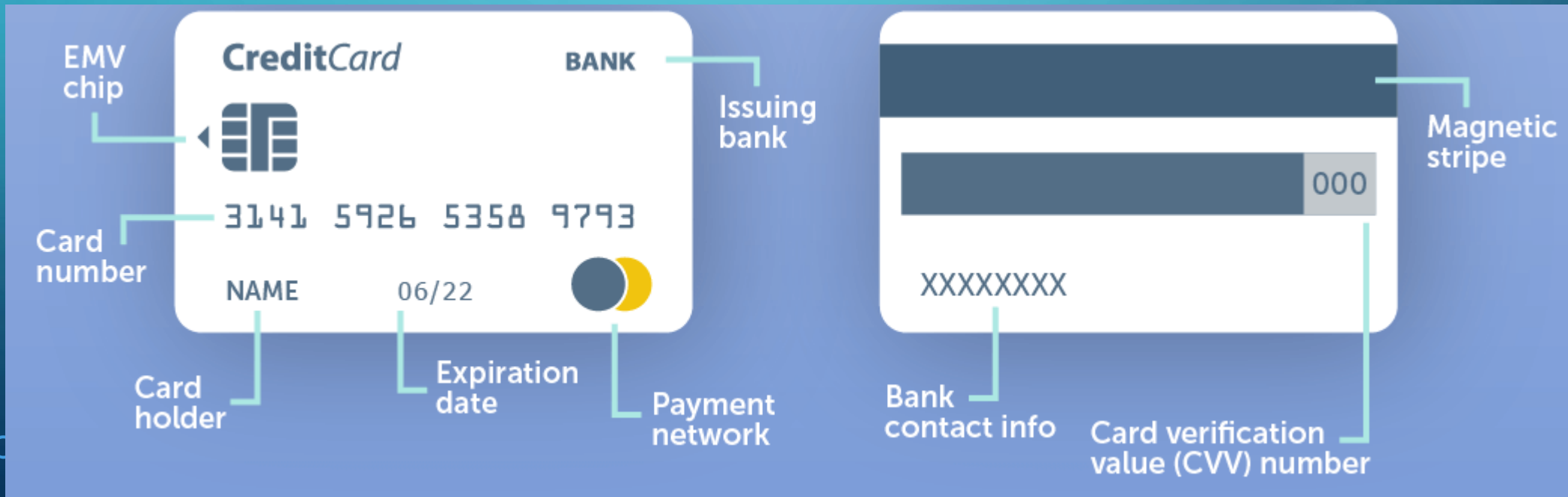
WAYS TO PAY ONLINE

- Credit or Debit card
- Bank Transfer
- Apple Pay
- PayPal
- Neteller
- Skrill
- Payoneer
- Western Union
- COD
- Digital Currency...



PAYING WITH CREDIT OR DEBIT CARD

- Paying with a credit or debit card is the easiest way
- We just need to know the information from the card



OTHER PAYMENT PROCESSORS

- PayPal, Skrill, Payoneer, Neteller are considered as online payment processors
- They act as a middle man between your bank and other persons bank which gives you low fees for international transfers
- But there is a problem...

CAN USE TO TRANSFER MONEY OUTSIDE OF THE COUNTRY



OTHER PAYMENT PROCESSORS

- PayPal, Skrill, Payoneer, Neteller are considered as online payment processors
- They act as a middle man between your bank and other persons bank which gives you low fees for international transfers
- Most of them are restricted and limited by Bank of Thailand for your safety
😊

WHAT THINGS CAN WE BUY ONLINE?



THINGS WE CAN BUY ONLINE

- Our everyday things
- Application memberships
- Stocks
- Cryptocurrencies
- NFT
- ...

THINK

- One M6 class plans to make a party for their last day in school. They have assigned a student Ethan to buy things for the party. While Ethan was searching online for things he saw that most of the stores are selling at the same price. After some time he found a store that is selling everything in half price. He immediately bought the things from that website.
- Did he make a good decision? What suggestions do you have for him?



ANY QUESTIONS?



WORKSHEET



THE END