

14.08.15

## This week's TOPIC:



#### THINK BEFORE U SHARE !!!

AMM

Digital Footprint
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www.emagazine.com



Cnt:9841095509

# What is Digital Footprint?

A Digital footprint, sometimes

Known as digital dossier,

Is the body of deta that exists as a result of actions and communications online that can in some way be tracked back to an individual.





The Digital Footprint applicable specifically to the World Wide Web is the internet footprint; also known as cyber shadow. Information is left behind as a result of user's web – browsing and stored as cookies.

Our digital footprint is important

#### Our digital footprint can impact:

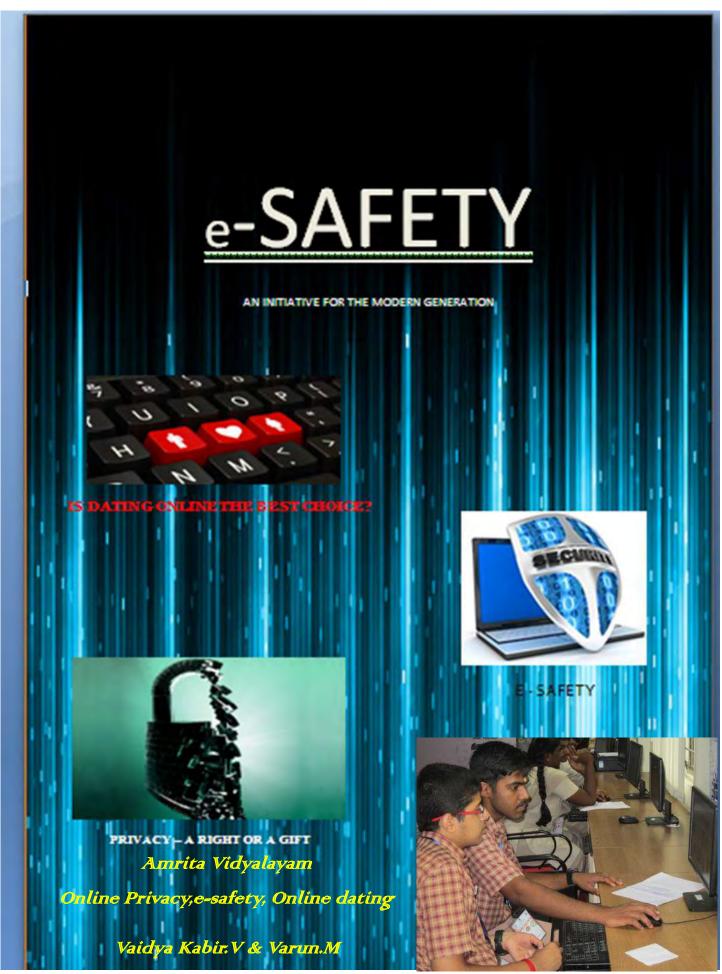
- Our online reputation and image.
- Our real life reputation and image.
- Our employment prospects.
- Our admission to school, university or groups.
- Our relationships with friends, family, teachers and other people in our network.
- The reputations of friends, family, teachers and other people in our network.







Control ur DIGITAL FOOTPRINT & BE AWARE !!!



#### ONLINE DATING

Online dating or Internet dating is a personal

introductory system whereby individuals can find and contact each other over the internet to arrange a date. Online dating services usually provide unmoderated matchmaking over the Internet, through the use of personal computers or cell

most important

Online dating sites use market metaphors to match people. This metaphor of the marketplace - a place where people go to "shop" for potential romantic partners and to "sell" themselves in hopes of creeting a successful romantic relationship - is highlighted by the layout and functionality of online dating

websites.



Even though this might seem very appealing, it is not the case. There is no that the guarantee information you provide on these websites company confidential and keep you out of harm's way. People, especially females, have to be extremely cautious

while providing information. There are many people out there who are waiting for a chance to cheat others.

Many people of the younger generation, especially the teenagers are addicted to the internet. They are always seen online-chatting on social networking sites, watching videos, or playing online games.

questions to ask are which and why do people opt for online dating as opposed to meeting someone face to fece.

The public must be made to understand the danger that they are bringing to themselves by posting sensitive data on these

Many people opt for online dating because they are afraid of rejections. They feel safer online. But to the contrary, they are prone to exploitation on a much larger scale from the





#### PRIVACY: A RIGHT OR A GIFT?

threats to people nowadays is leaking of information online. Thus a lot of emphasis has to be done in maintaining ones privacy. Privacy of personal information should be a right enjoyed by everyone. However, in today's world, it is more like a gift, wanted by all but received by few.

People have to be extremely cautious about what they post online, to which websites they visit and with which kind of people they communicate.

most vulnerable areas from where information can leak are from social networking sites, banking portals, shopping websites and online MMORPG

Thus, e-safety is a matter of concern for many. People need to emphasize on the following points for ensuring more security in their online affairs.

- 1. Keep Your Online Identity Secret
- 2. Your Username and Password Belong to You ... And Only You
- 3. The Internet has a Great Memory ... So Keep its Memory of You Clean
- 4. Be Good Online ... Just Like You Are Offline



Many people have quoted on the importance of safety.

- For safety is not a gadget but a state of mind. "Eleanor Everet
- Better a thousand times careful than once dead. "Proverb Precaution is better than cure. "Edward Coke
- · Safety means first aid to the uninjured. "Author Unknown
- Prepare and prevent, don't repair and repent. "Author Unknown
- It's better to crash into a napthan to

nep into a crash. "Author Unknown

- Know safety, no injury. No safety, know injury. "Author Unknown
- If safety is a joke, then death is the punchline. "Paul Laforest

Thus we are

finall to unde raten d the impo

e of a - safety.

#### **bE** SAFE!!!

You simply need some common sense and practical advice. Follow these basic guidelines and you can shop online with confidence. Here are a few tips for staying safe online.

#### 1. Use Familiar Websites

Start at a trusted site rather than with a search engine. Search results can be rigged to lead you astray, especially when you drift past the first few pages of links. If you know the site, chances are it's less likely to be a rip off.

#### 2. Look for the Lock

Never eyer, ever buy anything online using your credit card from a site that doesn't have SSL (secure sockets layer) encryption installed—at the very least. You'll know if the site has SSL because the URL for the site will start with HTTPS:// (instead of just HJJR;//). An icon of a locked padlock will appear, typically in the status bar at the bottom of your web browser, or right next to the URL in the address bar.

#### 3. Don't Tell All

No website needs your social security number or your birthday to do business. However, if crooks get them, combined with your credit card number for purchases, they can do a lot of damage. The more they know, the easier it is to steel your identity. When possible, default to giving up the least amount of information.

#### 4. Check Statements

Don't weit for your bill to come at the end of the month. Go online regularly during the holiday season and box at electronic statements for your credit card, debit card, and checking accounts if you do see something wrong, pick up the phone to address the matter quickly. In the case of credit cards, pay the bill only once you know all your charges are accurate. You have 30 days to notify the bank or card issuer of problems, however; after that, you might be liable for the charges anyway.



#### 5. Inoculate Your PC

Swindlers don't just sit around waiting for you to give them data; sometimes they give you a little something extra to help things along. You need to protect against malware with regular updates to your anti-virus program.



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## AUTHENTICATION KNOWLEDGE

#### What is authentication Knowledge?

In education, authentication knowledge is an instructional approach that allows students to explore, discuss, and meaningfully construct concepts and relationships in contexts that involve real-world problems and projects that are relevant to the learner It refers to a "wide variety of educational and instructional." Which is also called as knowledge based authentication.



Knowledge-based authentication (KRA), commonly referred to as KBA, is a method of authentication which seeks to prove the identity of someone accessing a service, such as a financial institution or website.

These are categorized into two types:

Static KBA (Shared Secrets) - Static KBA, also referred to as "shared secrets" or "shared secret questions", is commonly used by banks, financial services companies and e-mail providers to prove the identity of the customer before allowing account access, or as a fall-back if the user forgets their password.



Dynamic KBA - Dynamic KBA is a high level of authentication that uses knowledge questions to verify each individual identity, but does not require the person to have provided the questions and answers beforehand. Questions are compiled from public and private data such as marketing data, credit reports, or transaction history.





#### HACK N WHACK

# PBirf

SOCIAL

Picza.co is a website created by a student of DAV school Adambakkam. This website is a social network for the people of all the ages where they can share their pictures. It doesn't allow direct download of images. People from various countries use this website. This website is currently valued \$200. This website is produced by IceCubes created by himself. For now it is running at a profitable range.

Picza:http:// www.picza.co loeCubes:http:// www.icecubes.info

#### WHAT IS A SOCIAL NETWORK?

A social networking service (also social networking site or 8N8) is a platform to build social networks or social relations among people who share similar interests, activities, backgrounds or real-life connections. A social network service consists of a representation of each user (often a profile), his or her social links, and a variety of a dditional services. Social network sites are web-based services that allow individuals to create a public profile, create a list of users with whom to share connections, and view and cross the connections within the system.r. Most social network services are web-based and provide means for users to interact over the internet, such as e-mail and instant messaging. Social network sites are varied and they incorporate new information and communication tools such as mobile connectivity, photo/ video/sharing and bliogging. Social networking sites allow users to

'Distracted from distraction by distraction'



'The Internet is becoming the town square for the global village of tomorrow'

CAFÉ N SAFE

 $\mathbf{Bill}$ 

Gates

PAGE 1

#### SCAM N SPAM - Women

Do you know? Manow? Of the 247 BILLION email messages sent every day, 81% are pure spam.

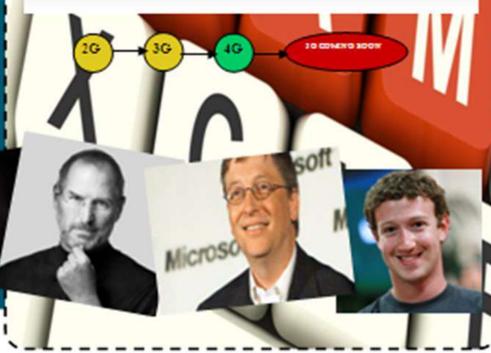
We all need to be aware of the dangers of doing business or interacting with people online, so why are we focusing on young women? As demagraphic, young women aged 28 to 25 probably spend more time online than any other group. Online privacy and security should be a concern for all women. Microsoft has conducted studies that show that there are differences in the way men and women ap-



proach technology and security issues. In a survey of over 10,000 mobile and desktop users around the world, only 25 percent of women kept their software on their smartphones up to date, compared to 32 percent of men.

Reference: http://www.ipost.com/blog/data-bresches/what-every-young-womanshould-know-about-online-privacy-and-security/

"If something sounds too good to be true... there's probably a scammer behind it"

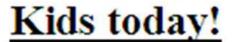


CAFÉ N SAFE

PAGE



#### KIDS N BIDS



For kids and teams, social media is an essential part of their lives, much the way telephones were important to us at their age. About 90% of teams have used some form of social media and 75% have a profile on a social networking site, experts say. More than helf of all A merican teams visit social networking sites every day. These numbers are way up from just a few years ago, and there's almost no chance of them ever coming down again. There



ere plenty of good things about social media — but also many potential dangers and things that you want your kids and teens to avoid. They don't always make the smartest choices when they post something to a site like facebook or YouTube, and sometimes this can lead to problems. So it's important for parents to teach their kids how to use social media wisely.

#### The Good

Social media can help kids:

- estey connected with friends and family
- volunteer or get involved with a campaign, non-profit, or charity
- Canhance their creativity through the sharing of ideas, music, and art
- meet and interact with others who share si miler interests

#### The Bad

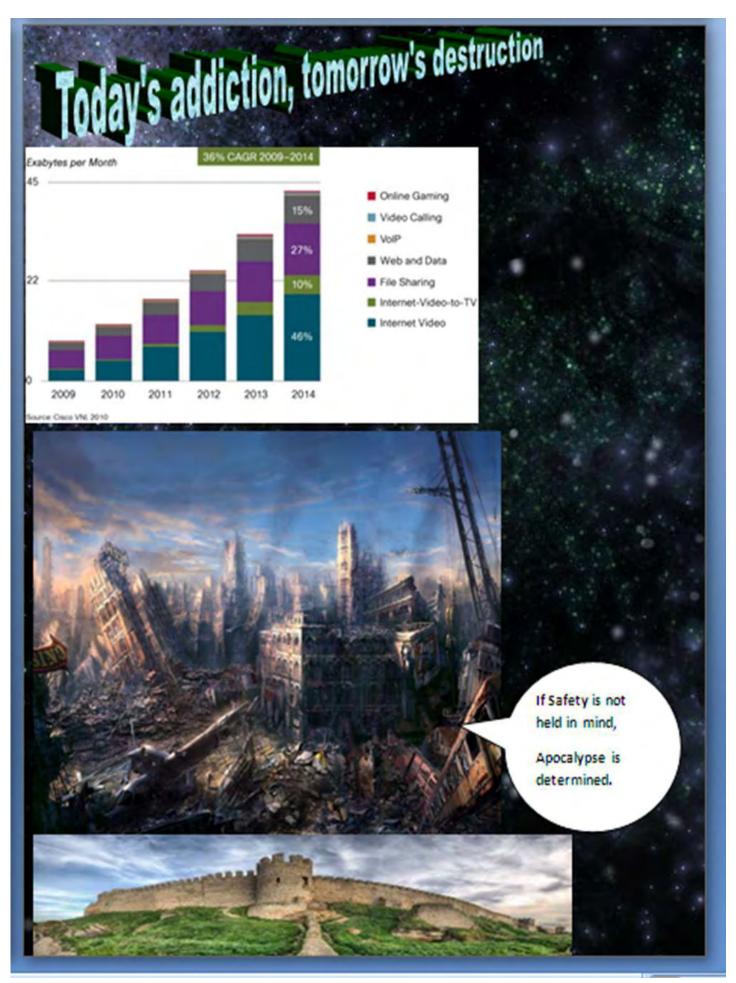
The flipside is that social media can be a hub for things like cyber bullying and questionable activities. Without meaning to, kids can easily share more online than they should. One study showed that 9 out of 10 teams post photos of themselves on line or use their real names on their profiles; 5 out of 10 reveal their birthdates and interests; and 7 out of 10 post their school name and the town where they live. Actions like this can make kids easy targets for online predator and others who might want to cause them harm.

CAFÉ N SAFE









## EXPLORING EXCESS

Internet can also be a merit or a demerit. Usage of internet in an excessive way can be parmful.

SPOOFING





Keep it Secret, Keep it Safe

The word "spoof" means to hoax, trick, or deceive.

Therefore, in the IT world,

spoofing refers tricking or

deceiving computer systems or other computer users. This is

typically done by hiding one's

identity or faking the identity of

another user on the Internet

Spoofing can take place on

the Internet in several differen

ways. One common method is

through e-mail.

St.Britto's Academy

Phishing, Fraudulent call, Spoofing, & Spam
Sowjanya.S & Vazeema

E-mail spoofing involves sending messages from a bogus e-mail address or faking the e-mail address of another user. Fortunately, most e-mail servers have security features that prevent unauthorized users from sending messages.

However, spammers

often messo



#### PHISHING



#### Why is Phishing Successful for Scammers?

Phishing emails are blindly sent to thousands, if not millions of recipients. By spamming large groups of people, the "phisher" counts on the email being read by a percentage of people who actually have an account with the legitimate company being spoofed in the email and corresponding webpage. Phishing, also referred to as brand spoofing or carding, is a variation on "fishing."



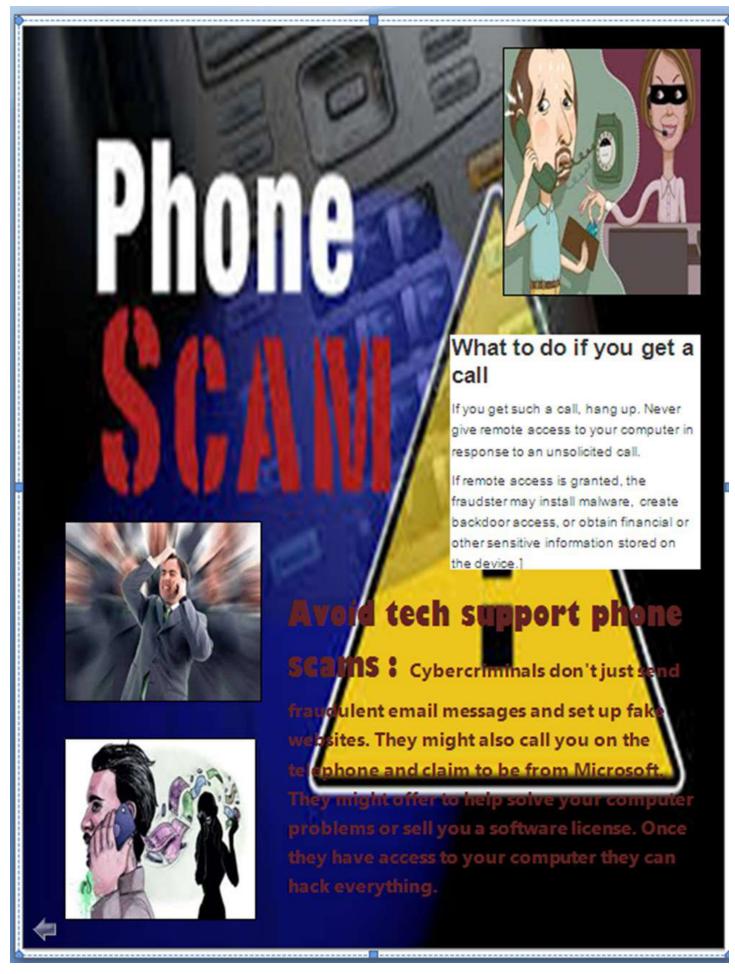
#### Phishing

The act of sending an email to a userfalsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft. Phishing email will typically direct the user to visit a website where they are asked to update personal information, such as a password, credit card, social security, or bank account numbers, that the legitimate organization already has. The website, however, is bogus and will capture and steal any information the user enters on the page.





NO PHISHING



Email spam, also known as junk email or unsolicited bulk email is a subset of electronic spam involving nearly identical messages sent to numerous recipients by email. Clicking on links in spam email may send users to phishing web sites or sites that are hosting malware. Spam email may also include malware as scripts or other executable file attachments. Definitions of spam usually include the aspects that emall is unsolicited and sent in bulk. Spammers collect emall addresses from chatrooms, websites, customer lists, newsgroups, and viruses which harvest users' address books, and are sold to other spammers

## NO SPAM!

KNOWING THE WORLD IS MUCH BETTER THAN KNOWING YOURSELF MORE

ACESSES TO THE INTERNET IS MORE DANGEROUS THAN LOSING YOUR LIFE





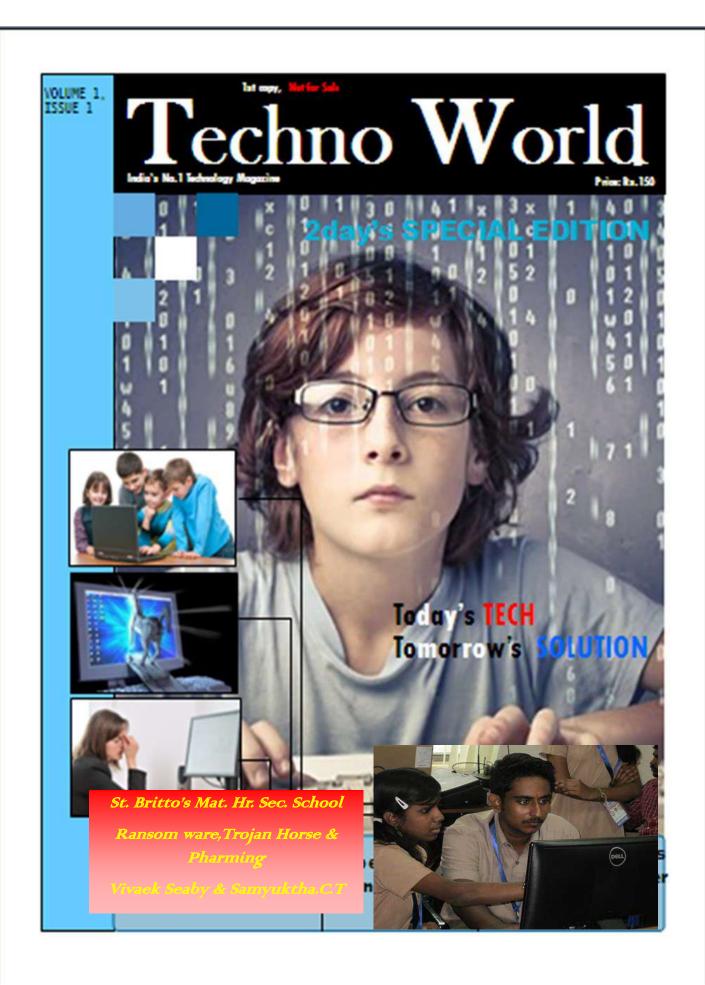
### SPAM



Warning from internet influence ???

PASSWORDS AND KEEP IT
A WORD WHICH IS
CONFIDENTIAL LOGING
OUT OF THE MAIL AFTER
USING THE SITE IS
COMPLUSARY. DO NOT
ACCEPT ANY KIND OF
CALLS OR FRAUD MAILS

INTERNET SHOULD BE USED IN LIMITATIONS





In the simplest of terms a computer virus is nothing more than a computer program which is capable of making a copy of itself and spreading by moving from one computer to another attached to a host. A computer virus is not necessarily intert on doing any real harm. In fact, the program which is usually credited with being the very first computer virus ever written (Creeper) was simply an experimental program written by Bob Thomas at a company called BBN Technologies in Cambridge, Mass. in 1971.

This first computer virus distributed itself over ARRANET ( the forerunner of the Internet as we know it today) and simply displayed the words "I'm the creeper, catch me if you can!" on the infected computer.

#### Where Do Computer Viruses Come From?

These reasons most often include things like:

- A challenge simply to see if they can do it
- Out of a dislike for Microsoft or some other company
- botocome (really)
- For criminal gain and to make a profit

#### Common symptoms of a virus infection include:

- Your computer runs unusually slow or freezes
- People are receiving emails from you which you did not send
- 3. You get pop-up messaces or advertisements
- Slower than usual network or Internet speed
- Files mysteriously appear or disappear from your computer
- Your homepage changes

and you can not	
change it back	
Your hard	
drive free	
space keeps	
shrink-	
ing	

Page 2

In 2000there was a pokenton computer virusit launched a bouncing Pikachu on the screen and secretly stok private confidential information from the system.

#### RANSOM WARE

s a type of malware that prevents or limits users from accessing their system. This type of malware forces its victims to pay the ransom through certain online payment methods in order to grant access to their systems, or to get their data back. Someran: somware encrypts files (called Cryo; 

typically propagates as a 20190, entering a system through, for example, a downloaded file or a vulnerability in a network service. The program then runs a payload.

#### Cryptowall

Another major (agaigm: wate today terpeting

Windows, CoscoolsUfirst appeared in 2014. One strain of Coppositall was distributed as part of

a convectato campaign on the Zedoad network In late-September 2014 that targeted several major websites; the ads redirected to roque websites that used browser Shall explois to download the payload.



or payment card information

 Customer personally identifable information

#### SHOCKING FACTS AROUT

COMPUTER VIRUSES

















**SOFTWARESTATS** 

#### TROJAN HORSES

ne of the most insidious types of Trojan horse is a program that claims to rid your computer of viruses but instead Introduces WICHARAGOOR your computer. The term comes from the a Greek story of the Its

ag War, in which the Greeks give a glant wooden horse to their foes, the Trolans, ostensibly as a peace offering.

#### Data theft

- Data theft, including for industrial espionage
- Customer passwords

#### PHARMING

is a form of online fraud very similar to phis hing as pharmers rely upon the same bogus websites and theft of confidential Information. More wordsome than host-file attacks is the

compromise of a lo-

cal network router. a Since most routes. specify a trusted DNS to clients as they Join the network, misinformation here will spoll lookups for the entire LAN. Unlike host-file rewrites, local-router compromise is difficult to detect. Routers can cass bad DNS Information in two ways coalgactated of existing settings or

wholesale rewrite of embedded software (aka firmware). Many routers allow the administrator to specify a particular, trusted DNS in place of the one suggested by an upstream node (e.g., the ISP). An attacker could specify a DNS server under his control instead of a legitimate

#### Mere are eight essential safety precautions for every computer user:

- Install a free antivirus download, anti-spyware and firewall protection.
- Make antivirus scans routine.
- Keep your virus definitions up-to-date.
- Employ spam blocking or filtering tools to block unsolicited emails or instant messages.
- Don't open unknown email attachments or emails from unknown sources.
- Avoid peer-to-peer (P2P) file sharing websites to ensure the best antivirus protection.
- Avoid clicking on pop-up ads.
- Don't conduct online financial transactions from a public computer or wireless network.
- Create strong passwords.



- 90 % of viruses enter our PC through Pen Drives. But this can be prevented even without having an Antivirus. Lot's soo how it can be done.
- 1. Open My Computer / Tools / Folder Cotions / Mew
- 2. Turn on Show Hidden Files And Folders. Most of the viruses come as hidden files. So enabling this feature helps to find them.
- Now when you insert the Pendrive don't open it directly. If you open it by Auto Run or by Double Clicking, our PC will be attacked by the VIRUS if present in the Pen Orive.
- 4. Now open Start Manu / Search / For Files and Folders.
- Here in the advance options Check "Search for Hidden Alexand folders".

- Now select the Pen drive and search for autorun.inf file.
- 7. If you get one, in most cases it will be an Autorun for VIRUS.
- S. Delete it if not Gonuing.
- Now look for all the less and leam files.
- 10. Delete all those suspicious files you get.
- Remove the pen drive and insert it again.
- 12. Now the Pen drive is Safe and free from Viruses.
- Also 90 % of users use pen drives to transfer pictures, Songs and Movies.
- 14. Its Setter to copy only the needed files from the Pen drive by using above search method.

For More Information Contact:

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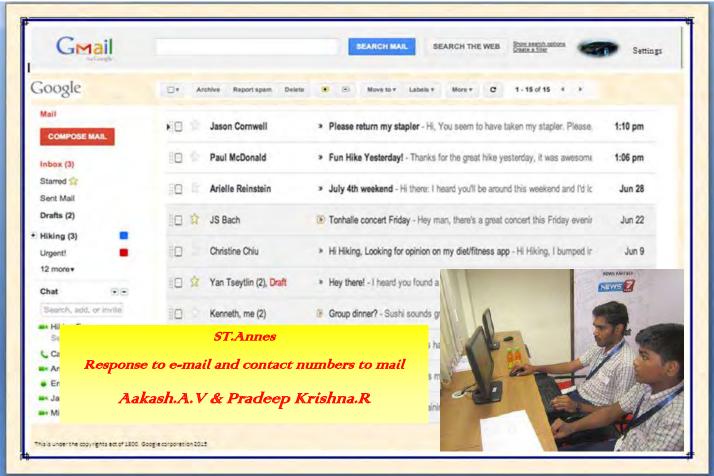
Facebook

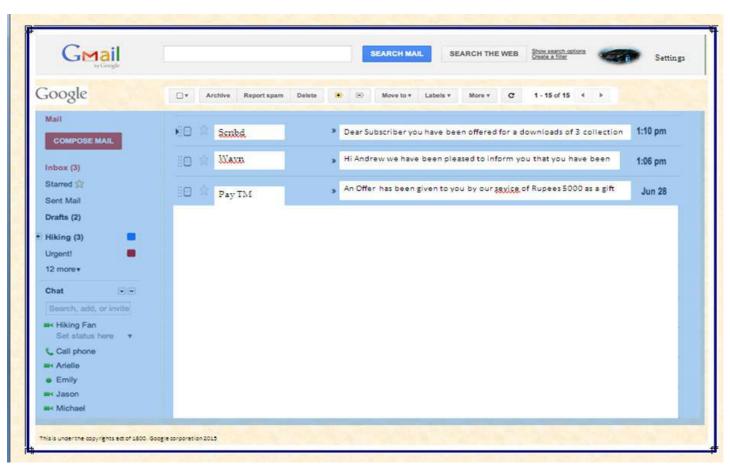
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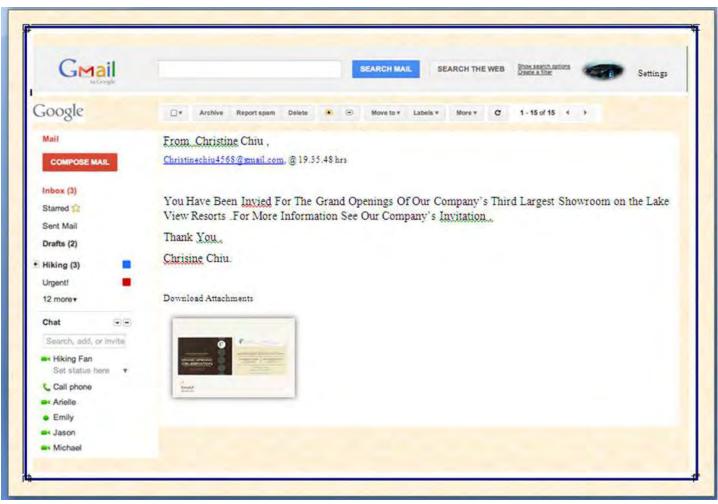
Tiwtter













#### McAfee





## Safety...

Caution is the parent of Safety ...









Bonnet...

Hacking...

Anti Virus Cracking...

St. John's Public School

Bonnet , Hacking & Cracking

Roshan.R & Gautham Kumar.S

Safety









#### What is Bonnet?

Bonnet is a part of a car, where hackers Insert their anonymous device to track, hack, and control the car.



#### Effects on us;

Car hacking often revolves around part of the cars. Hacker can steal car by tracking the cars accurately and they steal the cars with their team.



#### Safety Measures;

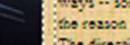
Hackers inserts these kind of devices only when we put cars in sheds for service, car wash, repair, etc.

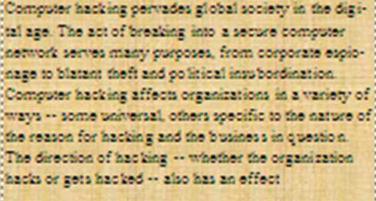
People should be aware of all these devices and should be careful when they put their cars for services.



Hacking;









#### Effects:

Unethical hackers are always looking for weaker points in a network system to hack the security system of your company and get a hold of confidential and new information. Some "black-hat hackers" derive a vicarious pleasure from wreaking havior on security systems and some hackers do it for money. Malicious hackers are giving nightmares to companies and organizations of almost all sizes. Especially, large corporate houses, banks, financial institutions, security establishments are favorite targets for hackers.



#### Prevention :

Kaupers ky Apri-Hacker was a stand-alone firewall previously offered by Kaspersky Lab. It was later integrated into the 6.0 version of Kaspersky Internet Secu-

The firewall offered packet analysis along with five levels of security for the user to choose from.

# Bonnet Hacking



#### What is Cracking;

Software cracking (known as "breaking" in the 1980s) is the medification of software to remove or disable features which are considered undesimable by the person cracking the software, especially copy protection features (including protection against the manipulation of software, senial number, hardware key, date checks and disa check) or software annoyances like may screens and adware.

#### Methods:

The most common so fivure crack is the medification of an application's binary to estate a prevent aspecifickey branch in the pargram's execution. This is accomplished by reverse organization of the compilal program code using a debugger such as Soft EE, Olly Dog, ODB, or Macabug until the software cracker reaches the subroutine that contains the primary method of protecting the software (or by disastembling an executable file with a program such as IDA).

#### Effects:

The mean visible and controversial effect of so fivure cracking is the releasing of fully operable perprietary so fivure without any copy partection. Also we should add the point about he widered oper feels about it. It takes yours of dedicated work from the team of dovelopers to create a so fivure. But in the end, they get all the struggle when cracked version of their so fivure is easily available for free on the internet. They are affected business wise and more importantly, it takes away team motivation.

#### Prevention;

Cyber orime patrol is the only patrol who finds crackers around cities. Cyber crime should be more effective.

BE SAFE ... Thanq



St. Britto's

Students

Contributions.

## Games-safety and issues





#### Gaming

Gaming has developed in leaps and bounds over the last few years. Now, many games consoles can access the internet, enabling users to keep up-to-

date with the latest games,

downloads and tips and tricks.

Games can also be played online through a PC, laptop or mobile phone.

#### What are the risks?

Online gaming carries many of the risks that other online activity carries. The games often involve many other players, meaning your child could be interacting with strangers in an environment they feel completely comfortable and at ease in.

Many games sites will also allow the user to create a profile, using personal information, and without the proper safety precautions this could be open for all to see (much like asocial networking profile).

Online games also often involve a chat function; this may be text chat or voice chat. The same risks **that** apply to general chat rooms therefore apply in gaming situations— particularly with regard to personal information and

inappropriate conversations / language. Top Tips:

- When you buy a game console make sure you ask the vender about its online capabilities. Know what the equipment is capable of.
- Think about the location of the game console. Keep it in a common area if possible. A family room is best for monitoring and supervision.
- Discuss the risks with your child. Don't wait for something to happen before you talk to your child about the potential risks of gaming online. Ensure they have privacy settings activated and help them to understand why this needs to be done.
- Gaming sites often have ways of reporting

abusive chat and blocking unwelcome contact from other users. Familiarise yourself with how the gaming sites work and make sure that your child knows how to report anything that makes them feel uncomfortable. Ensure they know that they should report it to you also.

• Play the games yourself to test them for appropriateness. Games often come with an age rating and while this should be used as a guide, you should also test the game yourself or play with your child to make sure you are happy for them to use it.

Ask your child what they are playing. Take an interest in your child's gaming life – just as you would if they were in a football team in the real world. Watch them playing and always keep lines of communication open.

#### **Internet Safety**

Find out more on how to keep children and young by following this <u>link</u>.





#### Technical Issues - Game UI

- Need to develop game's other screens, dialogs and menu.
- Need some Ut framework library for renderer
- HTML5 itself is very good for developing UI. UI frameworks such jQuery, Sencha,
  - ✓ BLUEGA: Developing all Game Ut in HTML5 DOM even running with HTML5 Canyas: (Using own (BLUX))







If you're playing on a mobile phone, be aware that some games may use your phone's satellite tracking ability to show your physical location in the real world.

The Entertainment Software Association reports that 17% of video game players are boys under the age of eighteen and that 36% are women over the age of eighteen, with 48% of all gamers being women of all ages. They also report that the average age of gamers is 31. A survey of 1,102 children between 12 and 17 years of age found that ninety-seven percent are video game players who have played in the last day and seventy-five percent of parents checked the censor's rating on a video game before allowing their child to purchase it. Of these children, fourteen percent of girls and fifty percent of boys favored games with an "M" (mature) or "AO" (adult-only) rating. Thirty-two percent of American adults play video games and to 2007, the number was increasing.

Since the late 1990s, some acts of violence have been highly publicized because the perpetrators had a history of playing video games containing violent elements. Some research finds violent video game use correlates with a temporary increase in aggression and a decrease in <u>prosocial behavior</u> (caring about the welfare and rights of others) but these results have not been reproduced. Others theorise positive effects of playing video games including prosocial behavior in some contexts and argue that the video game industry has served as a <u>scapegoat</u> for more generalised problems affecting some communities.

Games are designed to involve players as much as possible and create a very real feeling of achievement when you're doing well. This encourages the players and raises the fun factor, but some just don't know when to stop, and can become 'addicted'. And if all your friends hang out online, that's an added temptation to keep playing, increasing your chances of becoming hooked.

That's why it's important to take regular breaks and maintain an active life outside of video games. As the parent or guardian of a young gamer, it's worth enforcing a limit on the amount of time games can be played, as you might for the TV or computer. Helpfully, games consoles come fitted with parental controls, which allow you to limit the amount of time children can spend playing games.

# **Electronic retails**



# Efficiency of online shopping



Online shopping is a form of <u>electronic commerce</u> which allows consumers to directly buy goods or <u>services</u> from a seller over the <u>Internet</u> using a <u>web browser</u>. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Mobile commerce (or <u>m-commerce</u>) describes purchasing from an online retailer's mobile optimized online site or app.

An online shop evokes the physical analogy of buying <u>products</u> or services at a <u>bricks-and-mortar retailer</u> or <u>shopping center</u>; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The

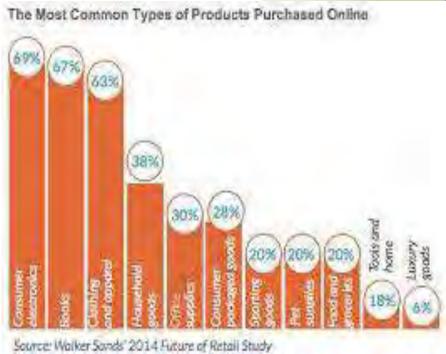


# Advantages of online banking



Many of us lead busy lives. Some of us are up before the crack of dawn, getting ourselves prepared so we can in turn get our families ready for the day. We rush to work, rush to get the kids to school, and at the end of the day we rush <a href="https://www.nome.org/home.or

There are many online banking advantages. Online Banking allows you to bypass bank lines. You can conduct your banking transactions safely and securely without leaving the comfort of your home. Online Banking also gives you around the clock access to your CD, savings, or checking accounts. Plus,





## TIPS FOR ONLINE BUYING AND BANKING

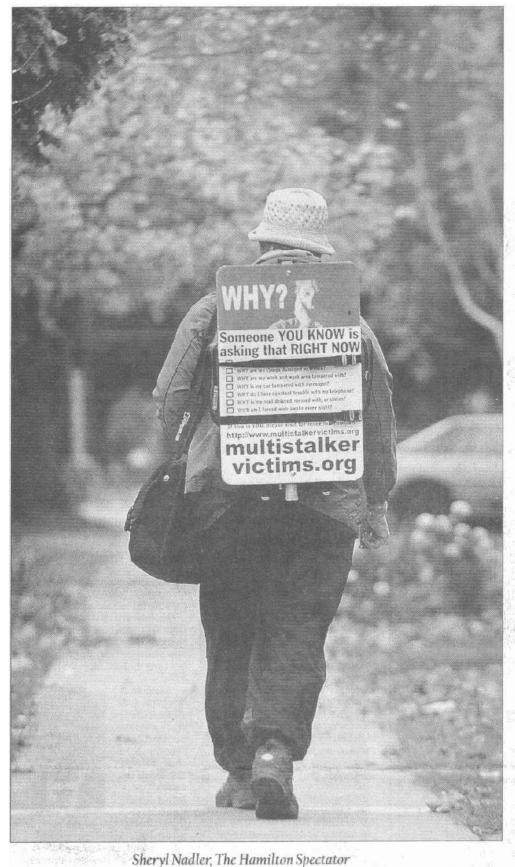


We didn't know it at the time, but holiday shopping would never be the same again. We didn't have to go the store anymore! Instead, companies opened virtual stores online. Consumers could make their purchases day or night, respectably clothed or completely naked.

Like most paradigm shifts, the advent of online shopping brought changes to the status quo. In stores, one need only keep vigilant guard of one's wallet to ensure its security; not so online. It's exponentially easier to assert one's will over temporary seasonal help when returning an item in stores. Again, this is not so online.







creator of a website that offers information and support for what she terms victims of multiple stalking, gets her message out while strolling along Barnesdale Avenue.

Eleanor White,

#### [Nov 8,2004]

It goes by a number of names; gang stalking, group stalking, vigilantism by a group.

"I've been a target of this type of harassment for a number of years. Every act of harassment is very cleverly designed to look like life's normal mishaps.

"They move your furniture around, they break your furniture, they dump little bits of your food ... your mail is interfered with, your e-mail is interfered with, your computer is interfered with constantly.

"I'm a Christian. And this is a major crime and nobody's doing anything about it, everybody's complacent. And so I feel that God has called me to participate in exposing and stopping this crime and I will do that until I draw my last breath.

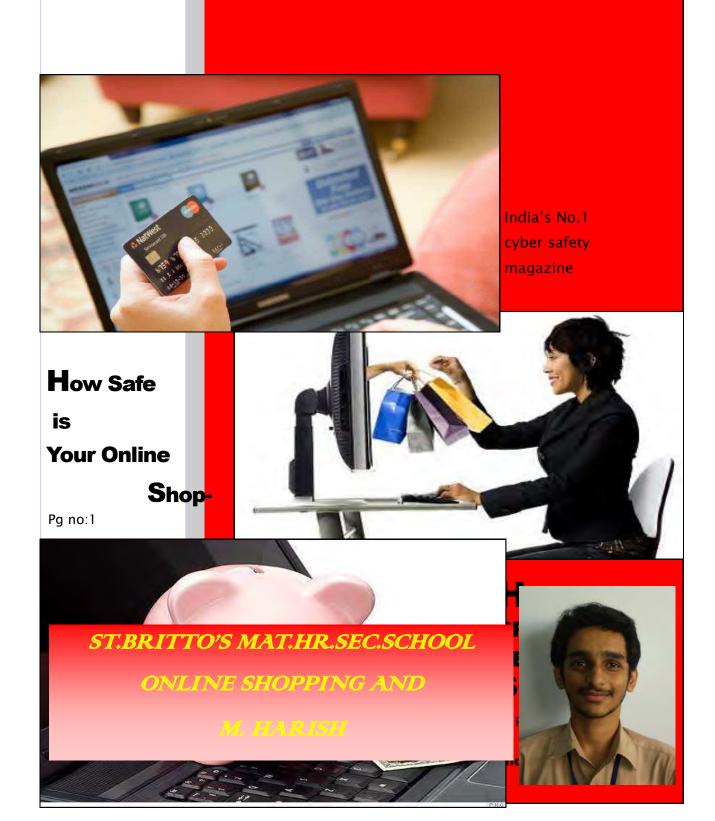
"You look at this as a calling and so it stops being a chore. It stops being onerous. If you don't worry about the outcome — a good Christian leaves the outcome to God — we work on what we feel God has called us to do. And whether the outcome is good or bad or neutral, that's not ours to worry about. So it relieves you of all kinds of worry.

"My best guess ... is it's some kind of testing, testing of your faith.

"I don't worry why. I've got a job to do and that's what I'm working on and that's what I do."

People Watching appears Mondays, Wednesdays and Fridays. gopeople@thespec.com

# Safety





## SHOPPING

Online shop-

ping (sometimes known as e-tail from "electronic retail" or e-shopping) is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Mobile commerce (or m-commerce) describes purchasing from an online retailer's mobile optimized online site or app

An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping center; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The largest of these

# BANKING

Online banking (OLB) is an electronic payment system that enables customers of a financial institution to conduct financial transactions on a website operated by the institution, such as a retail bank, virtual bank, credit union or building society. Online banking is also referred as Internet banking, e-banking, virtual banking and by other terms.

To access a financial institution's online banking facility, a customer with Internet access would need to register with the institution for the service, and set up some password (under various names) for customer verification. The password for online banking is normally not the same as for telephone banking. Financial institutions now routinely allocate customers numbers (also under various names), whether or not customers have indicated an intention to access their online banking facility.

account numbers, because a number of customer accounts can be linked to the one customer number. The customer can link to the customer number any account which the customer controls, which may be cheque, savings, loan, credit card and other accounts. Customer numbers will also not be the same as any debit or credit card issued by the financial institution to the customer.



#### SHOPPING & BANKING FRAUD

Given the lack of ability to inspect merchandise before purchase, consumers are at higher risk of fraud than face-to-face transactions. Merchants also risk fraudulent purchases using stolen credit cards or fraudulent repudiation of the online purchase. However, merchants face less risk from physical theft by using a warehouse instead of a retail storefront.

Secure Sockets Layer (SSL) encryption has generally solved the problem of credit card numbers being intercepted in transit between the consumer and the merchant. However, one must still trust the merchant (and employees) not to use the credit card information subsequently for their own purchases, and not to pass the information to others. Also, hackers might break into a merchant's web site and steal names, addresses and credit card numbers, although the Payment Card Industry Data Security Standard is intended to minimize the impact of such breaches. Identity theft is still a concern for consumers. A number of high-profile break -ins in the 2000s has prompted some U.S. states to require disclosure to consumers when this happens. Computer security has thus become a major concern for merchants and e-commerce Attacks on online banking used today are based on deceiving the user to steal login data and valid TANs. Two well known examples for those attacks are phishing and pharming. Cross-site scripting and keylogger/Trojan horses can also be used to steal login information.

A method to attack signature based online banking methods is to manipulate the used software in a way, that correct transactions are shown on the screen and faked transactions are signed in the background.

A 2008 U.S. Federal Deposit Insurance Corporation Technology Incident Report, compiled from suspicious activity reports banks file quarterly, lists 536 cases of computer intrusion, with an average loss per incident of \$30,000. That adds up to a nearly \$16-million loss in the second quarter of 2007. Computer intrusions increased by 150 percent between the first quarter of 2007 and the second. In 80 percent of the cases, the source of the intrusion is unknown but it occurred during online banking, the report states.

Another kind of attack is the so-called Man in the Browser attack, where a











# How can we protect ourself from SCAMS?

#### **TIPS FOR SHOPPING SAFE**

- 1. Use Familiar Websites
- 2. Look for the Lock
- 3. Don't Tell All
- 4. Check Statements
- 5. Inoculate Your PC
- 6. Think Mobile
- 7. Avoid Public Terminals
- 8. Privatize Your Wi-Fi
- 9. Count the Cards
- 10. Know What's Too Good to Be True

### TIPS FOR BANKING SAFE

- 1. Choose an account with two factor authentication
- 2. Create a strong password
- 3. Secure your computer and keep it up-to-date
- 4. Avoid clicking through emails
- 5. Access your accounts from a secure location
- 6. Always log out when you are done
- 7. Set up account notifications (if available)
- 8. Monitor your accounts regularly

I LOVE ORDERING
THINGS ONLINE BECAUSE
WHEN THEY ARRIVE IT'S
LIKE A PRESENT TO ME,
FROM ME

The very best defense is online banking.. Once a day or once in two days check your account.

It's Not About
How Much Money
You Make
It's How You Save It!



Newsletter Date

# LONDON NEWS





-www.shutterstock.com 1022



#### Methods

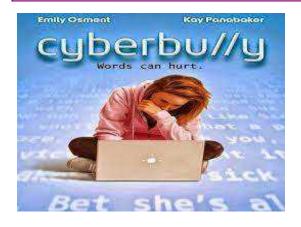
Data were obtained from the Health Behavior in School-Aged Children (HBSC) 2005 Survey, a nationally representative sample of grades 6–10 (N = 7,182). The revised Olweus Bully/Victim Questionnaire was used to measure physical, verbal, and relational forms of bullying. Two items were added using the same format to measure cyber bullying

#### Results

Prevalence rates of having bullied others or having been bullied at school for at least once in the last 2 months were 20.8% physically, 53.6% verbally, 51.4% socially, or 13.6% electronically. Boys were more involved in physical or verbal bullying, whereas girls were more involved in relational bullying. Boys were more likely to be cyber bullies, whereas girls were more likely to be cyber victims.

#### Conclusions

Parental support may protect adolescents from all four forms of bullying. Friends associate differentially with traditional and cyber bullying. Results indicate that cyber bullying is a distinct nature from that of traditional bullying.





# Cyber security

Cyber security is the body of technologies, processes and practices designed to protect networks, computers, programs and data from attack, damage or unauthorized access. In a computing context, the term security implies cyber security.



# MySecureCyberspace

Cyber stalking is a crime in which the attacker harasses a victim using electronic communication, such as <u>e-mail</u> or <u>instant messaging</u> (IM), or messages posted to a Web site or a <u>discussion group</u>. A cybe stalker relies upon the anonymity afforded by the Internet to allow them to stalk their victim without being detected. .



Cyber stalking and the technologies of interpersonal terrorism

MANAGER OF THE PROPERTY OF THE





# London news conclusion

#### Conclusion

The findings revealed that students are highly involved in cyber bullying. Several unique characteristics emerged regarding the frequency and risk factors of students' involvement in cyber bullying. In traditional bullying the category of bully–victims represents the smallest and most vulnerable group of children, whereas in the current study the bully–victims category emerged as common.

<u>Cyber stalking, however, can touch anyone, including adults</u>. Children, however, are popular victims. Other people who might be victims of cyberstalking include:

- Disabled persons
- The elderly
- People who spend a lot of time on the Internet
- People who've attempted to break up with someone or divorce them
- Employers (by fired ex-employees)
- People who know or have been introduced to or who have worked with mentally ill individuals (who often form







# This is the First Copy and Not for Sale CHANGE OF THE COPY AND THE CO

**India's No.1 Game Safety Magazine** 

Price: Rs 200





A video game is an electronic game that involves human interaction with a user interface to generate visual feedback on a video device such as a TV screen or computer monitor. The word video in video game traditionally referred to a raster display device,[1] but it now implies any type of display device that can produce two- or three-dimensional images.

The electronic systems used to play video games are known as platforms; examples of these are personal computers and video game consoles. These platforms range from large mainframe computers to small handheld computing devices. Specialized video games such as arcade games, while common in the 1980s, have gradually declined in use due to the widespread availability of home video game devices (e.g., XBOX One and PlayStation 4) and video games



# **Gaming Addiction**

# Top 5 Signs You Need Help With Gaming or Internet Addiction

- Do you or someone you know spend too much time playing video or computer games or going online? Here are some ways to tell if you need to ask for help:
- You feel really happy when you're online or when you're playing games, but as soon as you have to stop, you get angry or upset.
- You think about going online or playing when you are supposed to be focusing on other things, like doing school work or having dinner with your family.
- You spend more time with your keyboard or control-
- Your friends or parents ask what you spend all your time doing, and you lie about it or laugh it off, but inside you know they may
  - You get up in the middle of the night to check your e-mail or your MySpace comments because you're having a

have a point.



### Recommended Low Violence/Non-Violent Games

1FIFA Soccer '08

**Guitar Hero III: Legends of Rock** 

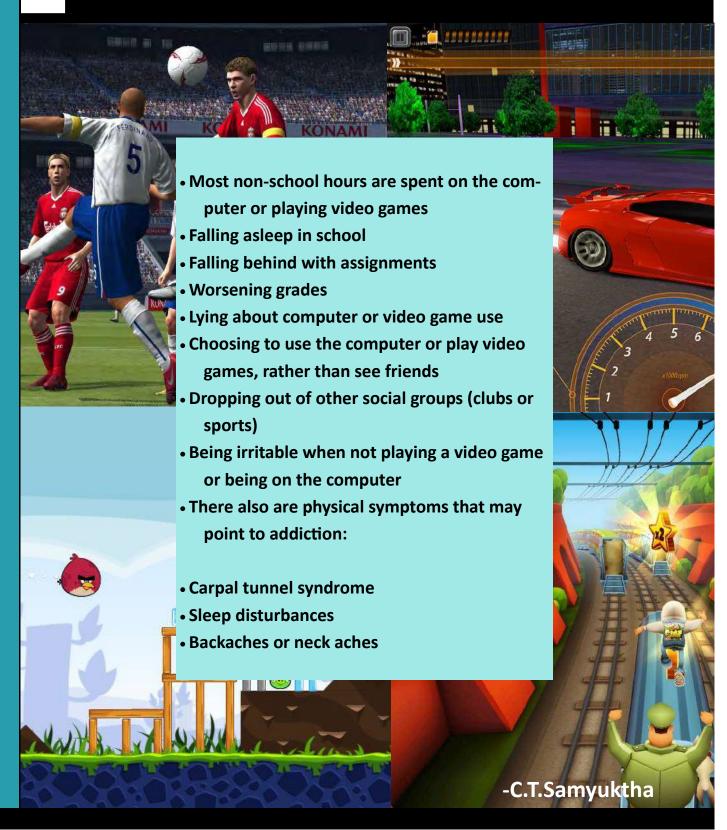
**Hannah Montana: Spotlight World Tour** 

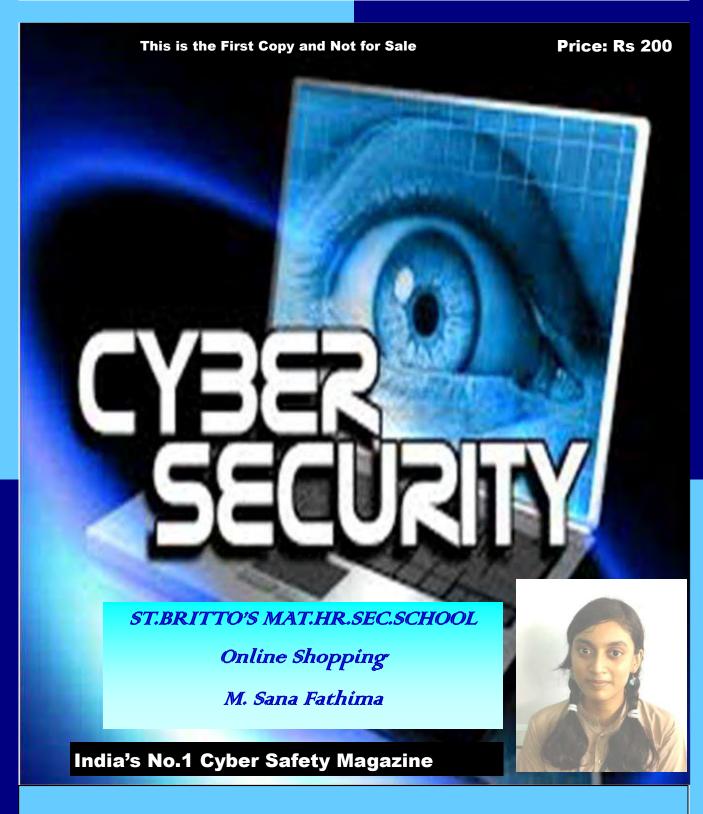
Madden NFL '08

**Mario and Sonic at the Olympic Games** 

**Need for Speed Pro Street** The Sims 2: Castaway Super Mario Bros. 3 **Super Mario Galaxy** Viva Piñata

Here are some symptoms of game addiction - the more of these symptoms you can identify, the greater the need to get professional help:





WHAT IS CYBER
SECURITY ?

Phishing, Email Frauds, and

Ways to Prevent from Cyber



Computer security, also known as Cyber Security or IT Security is security applied to computers, computer, and the data stored and transmitted over them.

The field is of growing importance due to the increasing reliance of computer systems in most societies. Computer systems now include a very wide variety of smart devices, including smartphones, televisions and tiny devices as

the Internet and private data networks, but also Bluetooth, Wi-Fi and other Wireless Networks.

Computer security covers all the processes and mechanisms by which digital equipment, information and services are protected from unintended or unauthorized access, change or destruction and the process of applying security measures to ensure confidentiality, integrity, and availability of data both in



# Phishing, Email Frauds, and Spamming

# Phishing

**Phishing** is the attempt to acquire sensitive information as usernames, passwords and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication

Phishing emails may contain links to websites that are infected with malware. Phishing is typically carried out by email spoofing or instant mes



# Spoofing

The word "spoof" means to hoax, trick, or deceive. Therefore, in the IT world, spoofing refers tricking or deceiving computer systems or other

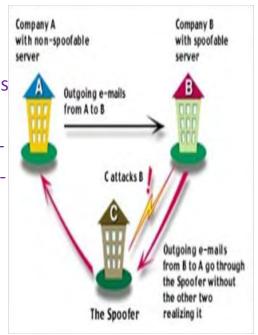
computer users. This is typically done by hiding one's identity or faking the identity of another user on the Internet.

# **Spam**

Spam is flooding the Internet with many copies of the same message, in an attempt to force the message on people who would not otherwise choose

to receive it.

There are **two** main types of spam, and they have different effects on Internet users.





# Ways to Prevent Spoofing Attack



- Use authentication based on key exchange between the machines on your network; something like IPsec will significantly cut down on the risk of spoofing.
- Use an access control list to deny private IP addresses on your downstream inter
- Implement filtering of both inbound and outbound traffic.
- Configure your routers and switches if they support such configuration, to reject packets originating from outside your local network that claim face.
  - to originate from within.
- Enable encryption sessions on your router so that trusted hosts that are outside your network can securely communicate with your local hosts.

-Sana Fathima

This is the First Copy and Not for Sale

# Anonymous tivist

**Price: Rs** 

India's No.1 Cyber Safety Mag-

"We are <u>Anonymous</u> , We are <u>Le-</u> gion , We do not <u>Forgive</u> We do not *Forget* 



#### TYPES OF INTERNET FRAUDS

Spoofing/Phishing Scam

Investment Rip-Off

Identity Theft

Ponzi/Pyram

**Auction Fraud** 

Nigerian 4-1-9 Sca

St. Britto's Mat. Hr. Sec. School

(Cyber Safty)

Sanju Hannah Samuel



#### **PHISING**

- Watch Video: Phishing in Plain English
- Luring people to fake website by using emails that seem to come from a legitimate business
- Impersonate the ATO, EBay, Banks, Pay Pal and email providers
- Try and get personal data, usernames and passwords.
- Steal identity, money or sell identity

**Inside Story Headline** 



# THE THREATS (XII)

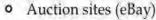
Other Internet Activities and Their Associated Threats To Know About

### Phishing & Identity Theft

The criminally fraudulent process of attempting to acquire sensitive information by masquerading as a trustworthy entity in an electronic communication

### Masquerading as:

Social Networking websites (YouTube, Facebook, MySpace)



- Banks (Bank of America, Chase)
- Online payment processors (PayPal)

IT Administrators (Yahoo, ISPs, corporate)



### More on Phishing:

Carried out via email and Instant Messenger

- Hard to detect
- Effects range from denial of access to email to substantial financial loss
  - Usually leads to forms of ID theft ranging from being locked out of your own accounts to fake accounts and ruined credit.

Volume 1, Issue 1 Page 1

# Spoofing

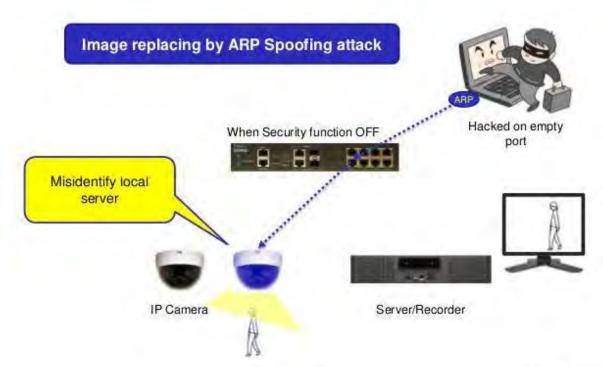
Spoofing is a type of fraud in which a fraudster masquerades as another person by using another person's identity to transact business

and obtain vital information such as bank account numbers, credit card numbers and associated passwords.



Phishing is a form of spoofing in which the webpage of a particular entity can be duplicated and positioned with url for the purpose of luring people to divulge vital financial information.

# Case 2: ARP spoofing on CCTV



# Things You Should Know About INTERNET SAFETY RULES FOR ADULTS

- 1 Choose smart passwords! A recent poll revealed that many adults don't follow basic security rules, like not using the same password for multiple accounts.
- 2 Learn how to use privacy settings. These "Smart Cards" for Facebook, LinkedIn and Twitter will help you protect your personal information while networking.
- Don't be cruel. It's not only kids who need to learn that cyberbullying is unacceptable. Adults say hurtful things online too, like this news anchor recently found out.
- Avoid online dating scams like this one. Most people using online dating sites are not criminals, but these tips from the FBI will help you recognize the phonies.
- Watch out for phishing scams, especially if you like to shop or manage your bank account online. Take this quiz to see if you can spot the difference between a legitimate website and a scam.

Articles and comments do not necessarily reflect the views of the National Center for Missing & Exploited Children (NCMEC). Any products or websites mentioned are not necessarily affiliated with, endorsed or licensed by NCMEC



ST.BRITTO'S MAT.HR.SEC.SCHOOL

Social Media

M.JAGATHISH



Most of us are familiar with social networking sites such as Facebook, Twitter, and Instagram. It's easy for us to get caught up in the social world, feeling instantly connected to people that we may not have spoken to in years

By now, we are all aware that social media has had a tremendous impact on our culture, in business, on the world-at-large.



Social media websites are some of the most popular haunts on the Internet. They have revolutionized the way people communicate and socialize on the Web.

This technology might be doing moreharm than good. It is not only changing how we communicate, but how we interact with each other in daily life. Social networking affects our lives in many ways, including our communication, selfexpression, bullying, friendships, and even our own mental health.

#### What is Social Media?

Social media is defined as websites and applications that enable users to create and share content or to participate in social networking.

#### Social Media Statistics

The average age when a child begins regularly consuming online media is 8.

Even though Facebook's minimum age requirement is 13, there are about 5 million users under the age of 10.

About 10 hours and 45 minutes per day are spent online (for 8-18 years old)

25% of teens log into to social media 10+times per day

# The Negative Effect of Social Media on women.

The media advertises Photoshopped images of models that often influences girls to believe that if they buy this product or clothing of theirs, they will achieve a sense of fulfillment and satisfaction that is only achievable through this purchase. However, it has not been shown to give girls more "satisfaction" at all. Rather, it has proven the completely opposite effect.

Recent studies have shown that there has been an increase in depression among girls that is linked with both obesity and can be caused by social media. As part of this "waterfall" effect, girls with obesity have been scientifically linked with having lower grades than girls who are not depressed or obese.



Social media cause or accelerate stress for young women.

Researchers at the University of Gothenburg found that those who constantly use a computer or their mobile phone can develop stress, sleeping disorders and depression.

Online harassment is an emotionally and even professionally destructive phenomenon that has impacted far too many women for entirely too long. A recent Pew study confirmed that women are disproportionately targeted by harassers: 25% of young women online have been sexually harassed and 26% have experienced stalking on the Internet. Anotherstudy found that 70% of the people who reported severe online harassment between 2000 and 2013 were women

- 1. Social media is prevalent in society today, and it has been scientifically linked withcausing depression in young girls.
- 2. Depression is linked with obesity in young girls.
- 3. Obesity is also linked with lower grades in young girls.
- ${\it 4. \ Ultimately, social \ media\ is\ affecting\ the\ health\ and\ education\ of\ young\ girls\ nationwide}$

### How can we fix this problem?

Education (Information and Research).

Encourage and engage young adults and children in extra-curricular activities.

Implement restrictions and limitations on social media.

#### Education

Researching the effects of social media will benefit the publicand society.



More awareness of the negative effects of social media needs to be put out there. The community should be educated with trustworthy information. Social media is impacting children's social, emotional & physical development.

Provide information to the schools, the parents, as well as the children.

Conduct research groups to gather feedback and knowledgefrom a variety of people.

Have schools provide education programs for parents. Ensure that the parents are aware of the issues associated with the abuse of social media.

#### **Restrictions and Limitations**

Restrictions will be set on children regarding age limit and timerestrictions. Most popular social networking sites actually ban anyone that is under thirteen from signing up and creating an account. Even though this rule exists, the websites have no way of verifying the ages of the people creating accounts. These restrictions need to be implemented for these social media accounts.

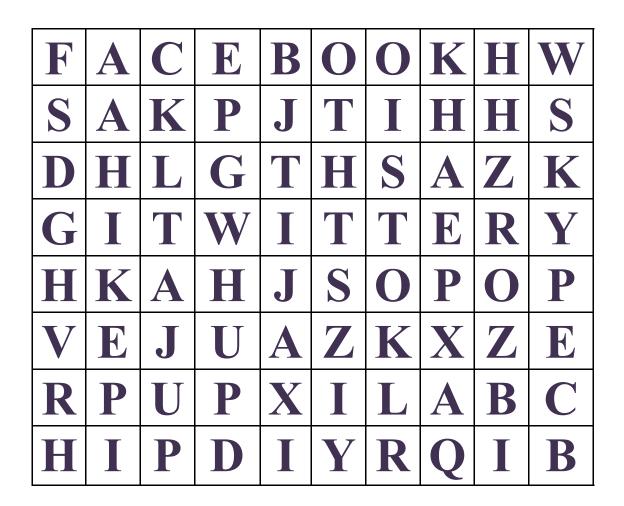
Have social media applications restricted to certain age limits.

Require a parental signature for children to utilize certainapplications.

Create time limitations on applications. Ideally they wouldonly work during a set number of hours of the day or atcertain times.

Have some sort of system where abuse of social mediacould be reported and after an individual has been reported they are no longer able to use the application.

Completely dissolve any applications that have a negative effect - ones that promote violence, racism, etc.



# **Puzzle**

FIND THE FAMOUS SOCIAL MEDIA;











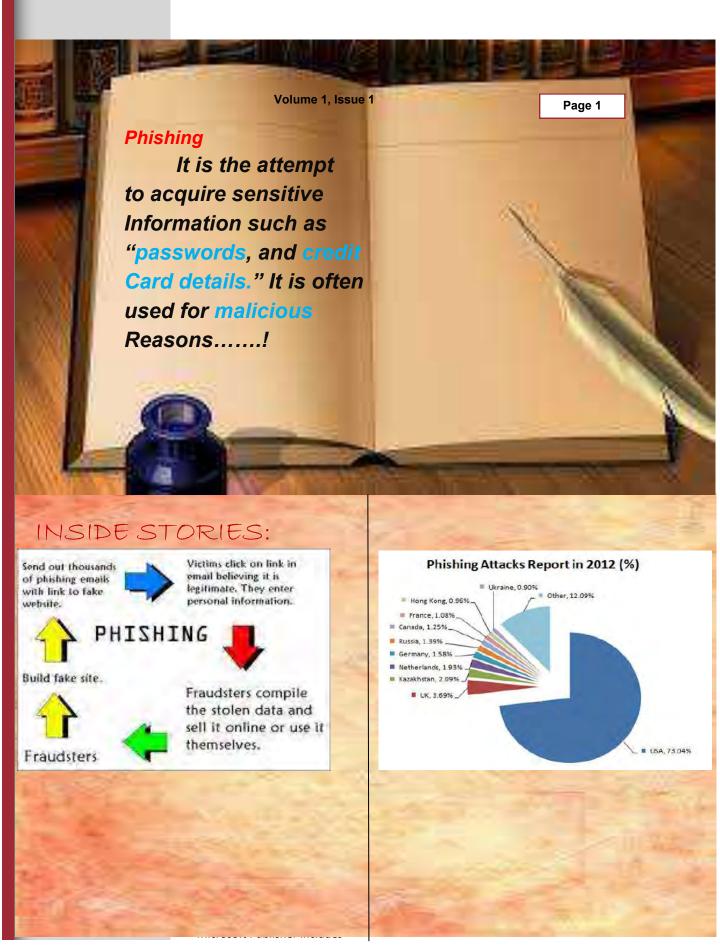


08/24/2015

# Computer

Volume 1, Issue 1

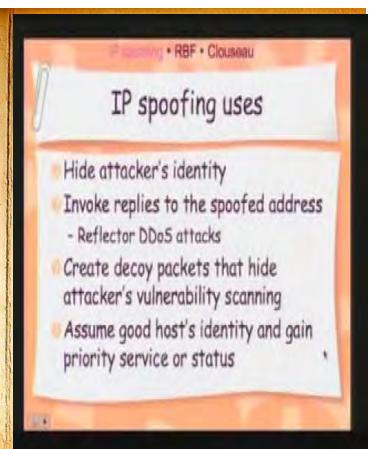


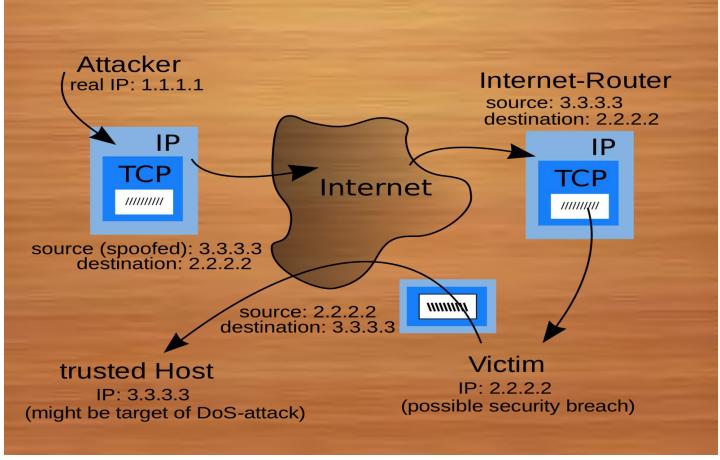


Volume 1, Issue 1 Page 1

# Spoofing:

A technique used to gain
Unauthorised access to
Computers, whereby the
Intruder sends messages to
computer with an IP ADD
Indicating that the message
Is coming from a trusted
Host......(CAMOFLAUGE)





## **PRECAUTIONS**

- Secure your computer: Activate your firewall, Use anti-virus/malware software, Block spyware attacks.
- Install the latest operating system updates: Keep your applications and operating system (e.g. Windows, Mac, Linux) current with the latest system updates. Turn on automatic updates to prevent potential attacks on older software.
- Secure your wireless network: Wi-Fi (wireless) networks at home are vulnerable to intrusion if they are not properly secured. Avoid conducting financial or corporate transactions on these networks.
- Avoid being scammed: Always think before you click on a link or file of unknown origin. Don't feel pressured by any emails. Check the source of the message. When in doubt, verify the source. Never reply to emails that ask you to verify your information or confirm your user ID or password.

# CRISIS BY "THE HACKRS"

## Fraud: The Big Picture

According to major leading cybercrime agencies and research organizations:

- Total online revenue lost to fraud in 2012 by US companies:
   \$3.5 billion (mostly credit card fraud) (CyberSource)
- 855 data breaches in 2011 (761 in 2010) resulting in 174 million and 4 million compromised records, respectively. (Verizon and USSS)
- Approx 92% of all breaches perpetrated by outsiders (Verizon)
- But insiders steal 3X as much data as outsiders
- Cost per lost record: \$188 (2013 vs. \$160's five years ago) (Ponemon Institute)



and Have Fun while you're on the internet. And you can do just that if you follow our tips. Read them and be sure to talk to your parents about them, too.

Click on Play to try the game!

Tips for Internet Safety
and good manneral

Click to play

ST.BRITTO'S MAT.HR.SEC.SCHOOL

Game Safty

A.John Britto



103

# INTRODUCTION

Video game playing may be associated with vision problems Extensive viewing of the screen can cause eye strain, as the cornea, pupil, and iris are not intended for mass viewing sessions of electronic devices. Using video games for too long may also cause headaches,



dizziness, and chances of vomiting from focusing on a screen.

However, certain studies have shown that video games can be used to improve various eye conditions. An investigation into the effect of action gaming on spatial distribution of attention was conducted and revealed that gamers exhib-

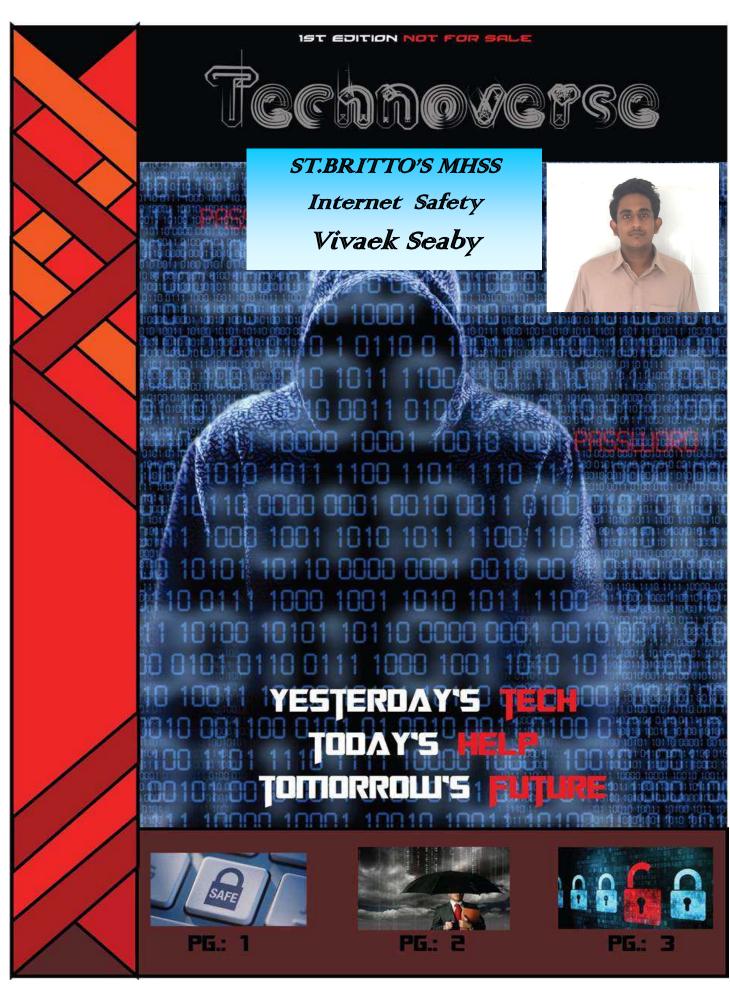
ited an enhancement with attention resources compared to nongamers, not only in the periphery but also in central vision. Further studies



in 2011, concluded that a combination of video game therapyalongside occlusion therapy, would greatly iprove the re-

media use.Today's youth have constant access to many different forms of media through television, cell phones, movies, music, video games, and the Internet. Media can enhance children's education, learning opportunities, curiosity, creativity, and communication. However, it can also teach negative life lessons obtaining and consuming media and for communication, by monitoring media youth consumes





#### NTERNET SAFETY

s the knowledge of maximizing the user's personal safety and security risks to private information and property associated with using the internet, and the self-protection from computer crime in general. As the number of internet users continues to grow worldwide,internet safety is a growing concern for both children and adults. Common concerns regarding safety on the internet include: malicious users (spam, phishing, cyberbullying, cyberstalking etc.), websites and software (malware, computer viruses, etc.) and various types of obscene or offensive content. Several crimes can be committed on the Internet such as stalking, identity theft and more. Most social networking and chat sites have a page about safety. Numerous groups, governments and organizations have expressed concerns about the safety of children using the Internet. Safer Internet Day is celebrated worldwide in February to raise awareness about internet safety. In the UK the Get Safe Online campaign has received sponsorship from government agency Serious Organized Crime Agency (SOCA) and major Internet companies such as Microsoft and eBay



## ACKING

n the computer security context, a hacker is someone who seeks and exploits weaknesses in a computer system or computer network. Hackers may be motivated by a multitude of reasons, such as profit, protest, challenge, enjoyment, or to evaluate those weaknesses to assist in removing them. The subculture that has evolved around hackers is often referred to as the computer underground and is now a known community. While other uses of the word hacker exist that are related to computer security, such as referring to someone with an advanced understanding of computers and computer networks. they are rarely used in mainstream context. They are subject to the longstanding hacker definition controversy about the term's true meaning. In this controversy, the term hacker is reclaimed by computer programmers who argue that someone who breaks into computers, whether computer

criminal (black hats) or computer security expert (white hats), is more appropriately called a cracker instead. Some white hat hackers claim that they also deserve the title hacker, and that only black hats should be called "crackers".

### SOFTWARE RACKING

Software cracking (known as "breaking" in the 1980s) is the modification of software to remove or disable features which are considered undesirable by the person cracking the software, especially copy protection features (including protection against the manipulation of software, serial number, hardware key, date checks and disc check) or software annoyances like nag screens and adware A crack refers to the mean of achieving software cracking, for example a stolen serial number or a tool that performs that act of cracking. Some of these tools are called keygen, patch or loader. A keygen is a handmade product license generator that often offers the ability to generate legitimate licenses in your own name. A patch is a small computer program that modifies the machine code of another program. This has the advantage for a cracker to not include a large executable in a release when only a few bytes



are changed. A loader modifies the startup flow of a program and does not remove the protection but circumvents it. A well known example of a loader is a trainer used to cheat in games. Fairlight pointed out in one of their .nfo files that these type of cracks are not allowed for warez scene game releases. A nukewar has shown that the protection may not kick in at any point for it to be a valid crack.

The distribution of cracked copies is illegal in most countries. There have been lawsuits over cracking software. It might be legal to use cracked software in certain circumstances.







ST.BRITTO'S MHSS Internet Safety S.Annisha Banu



A digital footprint is the data that is left behind by digital services.





Digital footprints are traces left by one's activity in a digital environment. Most adults and many children have them. The easiest way to get allfeel of it is to "Google" yourself.

Will Richardson, in a 2008 article for Educational Leadership, titled Footprints in the Digital Age wrote: "As the geeky father of a 9-year-old son and an 11-year-old daughter, one of my worst fears as they grow older is that they won't be Googled well

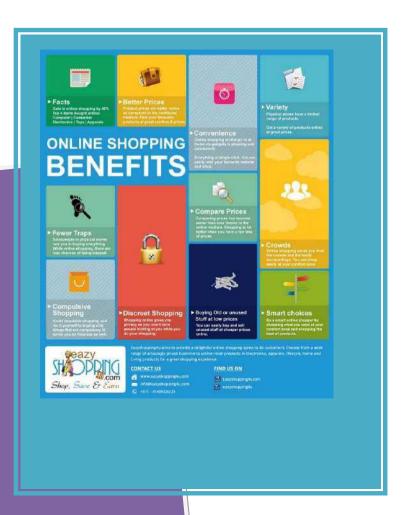
-Tess Richardson" into the search line of the browser, what comes up will be less than impressive. That a quick surf through the top five hits will fail to astound with examples of her creativity, collaborative skills, and change-the-world work. Or, even worse, that no links about her will come up at all."

The number of employers who report using Google to screen candidate rises every year. They feel "no news is good news" when it comes to an online presence. This may have been the case a few years ago, but to-day, ones footprint online is the chance to make a positive first impression. Many employers report using information they found online in hiring decisions, both to hire the candidate, as well as not to hire.

ONLINE SHOPPING is popular because of the convenience it offers. Recently, new ways to save money while shopping online have grown tremendously in popularity. Shoppers have traditionally shopped through a retailer, filled an online shopping cart and then paid. Another way is to shop through an online auction site and bid against other shoppers for items. Recently, shopping through deal a day coupon websites has quickly become a very popular option because of the large discounts









Steps for Online Buying:-Step 1: 1. Basic "Fill Your Shopping Cart"

Step 2: 2. Online Auction Shopping Step 3: 3. Deal a Day Coupon Shopping

Step 4: 4. Payment options

Shopping







### 4 Easy Ways to Make Online Banking Safer

Make All Passwords as Safe as Your Banking Password
Use Multi-Factor Authentication for Online Accounts
Set Limits to Transaction Amounts on Your Accounts
Keep Track of Your Transactions by Setting Notifications and Alerts





### Conclusion

- E-Banking Enable Better Business Anywhere, Anytime.
- E-Banking represent a tremendous opportunity in India.
- However, Factors such as illiteracy in India, availability of cheaper labor force, reluctance to change by the existing staff of banks and slow growth of technology in India are responsible for slow growth of e-banking in India.

- Thanks to online shopping, Millenials are accustomed to having a vast number of options at their fingertips, and they make savvy decisions based on price, quality, and convenience.
- Online reviews carry tremendous weight. When Millenials are making purchase decisions, they seek out customer reviews. When targeting Millenials, retailers must pay attention to the online conversation about their brand.
- Today's large companies feel too big for Millennials to build relationships with. They are concerned that the level of customer service is diminishing.

mindswarms





### Online shopping

Online shopping (sometimes known as e-tail from "electronic retail" or e-shopping) is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Mobile commerce (or m-commerce) describes purchasing from an online retailer's mobile optimized online site or app.

An online shop evokes the physical analogy of buying <u>products</u> or services at a <u>bricks-and-mortar retailer</u> or <u>shopping center</u>; the process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. The largest of these online retailing corporations are <u>Alibaba,Amazon.com</u>, and <u>eBay</u>.[1]

### Customers

Online customers must have access to the Internet and a valid <u>method of payment</u> in order to complete a transaction.

Generally, higher levels of education and personal income correspond to more favorable perceptions of shopping online. Increased exposure to technology also increases the probability of developing favorable attitudes towards new shopping channels.<sup>[10]</sup>

In a December 2011 study, Equation Research surveyed 1,500 online shoppers and found that 87% of tablet owners made online transactions with their tablet devices during the early Christmas shopping season.[11]

St. Britto's Academy
Online Shopping
Sanjay V.S.

# <u>Payment</u>

Online shoppers commonly use a <u>credit card</u> or a <u>PayPal</u> account in order to make payments. However, some systems enable users to create accounts and pay by alternative means, such as:

Billing to mobile phones and landlines[13][14]

Cash on delivery (C.O.D.)

Cheque/ Check

Debit card

# Product delivery

Once a payment has been accepted, the goods or services can be delivered in the following ways. For physical items:

<u>Shipping</u>: The product is shipped to a customer-designated address. Retail <u>package delivery</u> is typically done by the public <u>postal system</u> or a retail <u>courier</u> such as <u>FedEx,UPS</u>, <u>DHL</u>, or <u>TNT</u>.

<u>Drop shipping</u>: The order is passed to the manufacturer or third-party distributor, who then ships the item directly to the consumer, bypassing the retailer's physical location to save time, money, and space.

In-store pick-up: The customer selects a local store using a <u>locator software</u> and picks up the delivered product at the selected location. This is the method often used in the <u>bricks and clicks</u> business model.

For digital items or tickets:

<u>Downloading/Digital distribution</u>:<sup>[15]</sup> The method often used for digital media products such as software, music, movies, or images.

<u>Printing</u> out, provision of a code for, or <u>e-mailing</u> of such items as <u>admission tickets</u> and <u>scrip</u> (e.g., gift certificates and coupons). The tickets, codes, or coupons may be redeemed at the appropriate physical or online premises and their content reviewed to verify their eligibility (e.g., assurances that the right of admission or use is redeemed at the correct time and place, for the correct dollar amount, and for the correct number of uses).

Will call, COBO (in Care Of Box Office), or "at the door" pickup: The patron picks up pre-purchased tickets for an event, such as a play, sporting event, or concert, either just before the event or in advance. With the onset of the Internet and e-commerce sites, which allow customers to buy tickets online, the popularity of this service has increased.

### Shopping cart systems

Simple shopping cart systems allow the off-line administration of products and categories. The shop is then generated as HTML files and graphics that can be uploaded to a webspace. The systems do not use an online database. [citation needed] A high-end solution can be bought or rented as a stand-alone program or as an addition to an enterprise resource planning program. It is usually installed on the company's webserver and may integrate into the existing supply chain so that ordering, payment, delivery, accounting and warehousing can be automated to a large extent.

Other solutions allow the user to register and create an online shop on a <u>portal</u> that hosts multiple shops simultaneously from one back office. Examples are Big Commerce, <u>Shopify</u> and <u>FlickRocket</u>. <u>Open source</u> shopping cart packages include advanced platforms such as Interchange, and off-the-shelf solutions such as <u>Magento</u>, <u>nopCommerce</u>, <u>osCommerce</u>, <u>Shopgate</u>, <u>PrestaShop</u>, and <u>Zen Cart</u>. Commercial systems can also be tailored so the shop does not have to be created from scratch. By using an existing framework, software modules for various functionalities required by a web shop can be adapted and combined. <u>Citation needed</u>







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