Payment security

Most online customers expect to be able to pay for their goods online by credit or debit card. However, they want to be insure that their details will be kept confidential.

To be secure all online payments must be:

* Private and confidential only between customer and seller.

* Conveyed intact and without any changes during transition.

* Deleted fro the system after payment has been completed.

SSL (Secure Socket Layer) allows standard browser such as Internet Explorer to send and receive information securely. Provides its users with secure payment, its users can check it by looking locked padlock symbol or " https" on the address line.

SET (Secure Electronic Transfer) is more secure for online payments then SSL because information of the card e. g. card number wont be shown to seller, as when a cards company will authenticate the card through a digital signature.

Unfamiliar trading conditions

Unfamiliar trading can affect both, the business and its customers. The main reason for this is that online trading was relatively slow to take of, as customers were worried about buying services and goods online. However, once a new customer bought something online without any problems he/she becomes more confident to shop online.

Businesses that are less successful than anticipated could have unsold products therefore they may struggle to paymoneyback which they have borrowed to pay website development. If customer that shop online won't get their answer quickly and receive the order on time then customers are unlikely to use their service or buy goods from that business in future.

Read thisChapter 2 – Why Security is Needed

Errors in ordering

However, order forms to be foolproof. This is possible to minimize customer errors. This corresponds to other customers making this error, such as making duplicate the original form twice. There has to be a comprehensive return policy which takes the legal right of customers present.

You must enter the information before the order can be accepted. Most of the forms are designed this way. This could be useful in large amount of quantities or other similar errors that are reported before the order is complete.

However, this could be an automated process. In order to this very large (or preferably copying) orders may be singled out so that the customer can be contacted by a call phone or email before they can go ahead with anything.

Customers that do online shopping are guaranteed to be protected by the law, that states the Sales of Goods Act and also the Supply of Goods and Services Act 1982 this also applies to all other customers. There is also another act (The Sales and Supply of goods to Consumers Regulations 2002) which also gives customers right to return any goods that are damaged, this

refers if the were bough in a store or on the net. Customers have the right to hand in any items which has been damaged for another item of better quality for whatever reason it may be. For an example items such as clothes that are not of the correct size or that is not a real product (duplicate, this can be checked on the actual website) can be refunded.

Potential use of personal information

Due to personal information organisations that keep forwent information about individuals whether on a PC system or in written words should be vital to register the information commissioner and comply with the terms with the Data Protection Act 1998. This means that the data in the PC or on paper must be accurate. This must be kept secure as long as necessary. However, this means that other businesses cannot make this information be visible on the website or misplace any details of customer to other individuals. In relation to this website must include privacy policy that ensures how information is to be used wisely by the business. This also relates to visitors which have collected by cookies and/or during a registration or ordering process. The PCECR (Privacy and Electronic Communications Regulations) also gives other businesses permission to send people via emails to individuals who have opt in by giving the permission to receive them. This means the do not have the right to send promotional emails without the candidates/clients promotion. This refers to why such emails also include the option for the client to unsubscribe at any time.

Vulnerability to hostile attack

It states that accordingly to the (NHTCU) which stands for National Hi-Tech Crime Unit. Cybercrime could cost UK businesses a tremendous worth of billions of pounds per annum. Not only large scale business which are threatened by hackers, spoof websites or denial of services attack. For example when few set up his highly successful website which was a million dollars he was also treated by the (DOS) attacks this to black mail blackmail demands which were high.

In this case a DOS attack only occurs when a certain website is overloaded with highly useful data via email in the short period of time so that the website is brought back down. Websites are together by same users which are most known as hack mailers when they are at the most vulnerable state these for times such as seasonal times for example Christmas at time like this hack mailer would loose a retailer a sum gaining up to a million worth of pounds.

A spoof is the definition of when a hijacker duplicates a website as a version of which customers may use, this will make customers think that they were dealing with actual organisation. However, this is easy to spot because it is copied very badly and links are replaced which lead to some illegal pornographic sites this is usually to mislead the companies reputation. This could be fatal as customers are asked to enter their bank details or credit card details which can be obtained by hackers which take all the customer money.

Financial fraud can be caused by hackers getting into the organisations bank account. To the firm when payments are siphoned off or directed to the

spoof site or even when customers are sent spoof mail asking for details which are personal this is also known as (phishing)

Operational risks

Website updating

All websites must have someone to look after it and be updating it regularly so information is correct, up to date and all the products that are not in stock have a note " out of stock". The inferior thing is for customer to see that pages where not updated for a long period of time, for example a year or more. In some ways wrong or out-of date information can cause serious issues.

Liability for wrong or out of date information

Under the act of Trades Descriptions Act and E-commerce (EC Directive) Regulations 2002 the information which is provided on the website must be stated correctly. A business that purposely gives wrong information could be recognised under these two acts. If customer chooses to react based on the outdated and incorrect information there might be a case to give an answer- even thought many websites have a 'disclaimer' to covet that type of issue. In relation this refers to website. For example NHS has to be more aware about accuracy of the information it gives than Asda.

Language problems with global customer base

World wide businesses that usually have a lot of customers should give their customers a choice of different languages. To help customers to notice that

website has different languages that they can use. They can put a country flag at the top corner of the site.

Other smaller businesses that are national businesses do not provide this feature to their customers. Therefore there is bigger possibility that other nationality customers might get mixed up when they will want to buy goods. This is the main reason why many organisations take disclaimer clauses. Therefore websites such as Marks and Spenser only take orders that matches description accurately that is on the site, also firm is not responsible for any product to be used out of the country.

Small businesses which wish to sell goods to outside businesses have two options to choose from. They can to work through a local agent or to have expectation for their service translation. It must be completed by specialist because online translators that can be found viaGoogleare only useful for phrases to a pen friend, not for significant documents.

Hardware and software failures

All of PC users are depended on their internet service provider to have access to go online. However all internet services have technical faults and user will lose access to the internet until fault is not repaired. This can cause serious trouble to any online business especially if the website is not working for any period of time.

There might not be any problems with ISP. However, the system itself can build up a fault. Software can be spoiled and hardware could break down. This is the mail reason why many online businesses have a back up servers,

therefore if one server breaks down it will automatically switch to the second server. Software problems can be caused by several things for example programming error or in the course of a virus.

None of these methods will help, even if there is a foremostfailure. That's why some online businesses have their websites hosted offsite in a safe area where they have experts that are accessible to fix and re-establish the system quickly.

Data loss

There are many reasons data to be lost. In fact there are 1. 7 million reports acknowledged in Europe of data loss every year.

The main reasons for data lost are:

* Theft, for example laptop theft- 5% of data loss every year

* Computer virus - 7% of data loss every year

* Software file corruption- 13% of data loss every year

* Human error, for example unintentional removal-31% of data loss every year

* Hardware failure, for example drive failure-41% of data loss every year

* Hardware loss for example during flood or fire- 3% of data loss every year

It is very recommended for online businesses to do daily back ups because if there are any problems they can always reinstall its system within 24 hours

of the problem happening. In addition it is also ordinary to back up system before making any changes, therefore if there are any problems system can be restored easily. Individual users should also train them selves to keep important data safe and back up their files regularly.

Global business regulations

Many people know that there are many differences between Britain and other countries. A packet of crisps or box of chocolate that you buy on holiday, even if they are made in UK they will still have a different package and will be in a language of that country the they are sold. Cars are made with left or right hand drive, record distance travelled in miles or kilometres, and is intended to fulfil with specific system on emissions and noise levels- which again vary from one country to another.

Any type of business that is intending to sell on a global basis have to be ensure that all products fulfil with the appropriate law and technical policy that apply in that country of sale. Even if the country is English speaking it doesn't mean that it will have the same laws. For example Australia has different principles than UK, therefore many goods have to be customized or " Australianised" before the can be sold there. Many countries have different laws, for example in USAhealthand safety equipments are different from UK and other European countries.

Therefore if specific product fails to meet the terms that apply in that country, then product will be banded from entering the country.