

Make the most of



THE INTERNET



About this guide



Find out how to get the most out of the internet – from getting connected and shopping safely, to emailing and setting up an online bank account.

We show you how to get to grips with your web browser, including advice on searching the web and downloading software. Plus, find out how you can chat face-to-face with friends and family across the globe, share your photos and watch TV shows on your computer.

Whether it's helping you set up your computer or choose the right camera, Which? gives you the information you need. And we cut through the techno-babble to provide you with clear, no-nonsense advice that's easy to understand. Which? is completely independent – we're funded by consumers, for consumers, so we can tell it like it is and give you the facts, good or bad.

Instructions in this guide refer to the Windows Vista operating system



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To help you get to grips with any jargon, we've highlighted technical words in **bold blue** and explained them at the end of the guide

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Broadband explained

What you need to know about different types of broadband

BROADBAND TYPES

To get online you'll need an internet connection. Unlike a dial-up connection, broadband allows you to use your phone and be online at the same time. It's much faster, too.

ADSL broadband

ADSL (asymmetric digital subscriber line) broadband uses BT's copper wire phone network and is available to more than 99% of UK households. To get ADSL broadband, you must have a fixed phone line.

However, BT is not the only choice of phone provider – line-rental providers such as the Post Office also use BT's network. And some providers, such as TalkTalk and Tiscali, offer discounts for getting phone and broadband together. Advertised download speeds range from 0.5 megabits per second (**Mbps**) up to more than 20 Mbps. But the speed you'll actually get depends on many factors, most importantly where you live.

Cable broadband

Cable broadband, which is currently offered only by Virgin



Media, provides an equivalent service to ADSL. It's available to around 50% of UK homes, mostly in urban areas. It offers a range of maximum broadband speeds from 2 to 50Mbps.

Mobile broadband

You can use mobile broadband to get online when you're out and about. You'll need a **dongle** that plugs into your computer's **USB port** and then you can connect via the phone network using a data connection such as **3G**. Mobile broadband is gaining in popularity and may be a good alternative to fixed-line broadband (ADSL and cable) for light internet users. However, mobile broadband speeds are fairly low in comparison. ■

» BROADBAND SPEED

Technical factors affect your broadband connection speed. For instance, if you live a long way from your telephone exchange this will slow down your connection, as will a lot of people sharing the same telephone exchange. Broadband speed can also be affected by factors such as the quality of your phone line and the time of day.

Setting up ADSL broadband

What you need to connect to the internet and how to set it all up

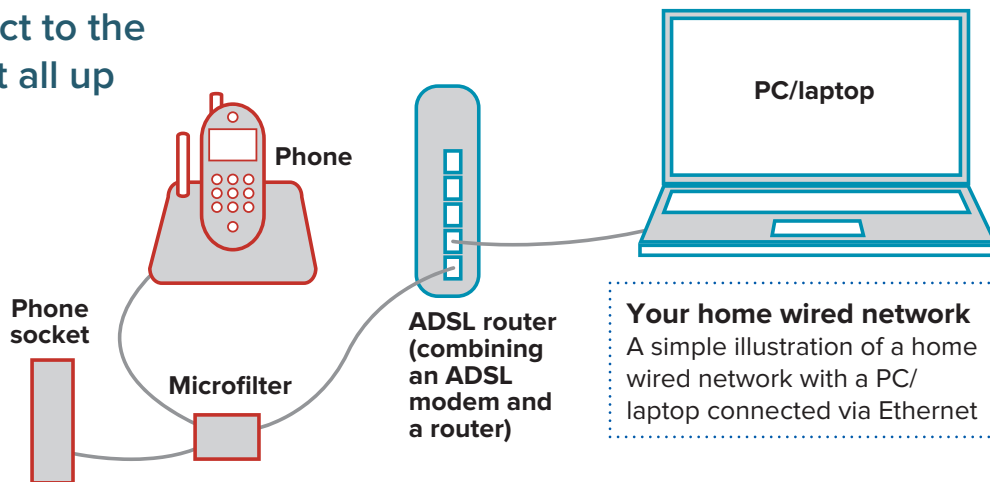
SETTING UP

Once you've signed up to ADSL broadband with an [ISP](#) (Internet Service Provider), you're ready to set up your internet connection. You'll need a [router](#) and a [microfilter](#), these are usually provided by your ISP.

- 1 Attach a microfilter to the main phone socket (where the phone line enters the house)
- 2 You should have all the cables you need included in the box with the router. The phone cable plugs into the back of your router and from there into the microfilter
- 3 Your telephone also plugs into the microfilter. This means that you can be on the phone while also being connected to the internet
- 4 Now connect your router's power supply and switch it on.

Connect your router to the computer

- 5 Connect your PC to your router – an [Ethernet](#) cable will usually be provided with your router for this purpose. Put one end of the cable into the PC socket and the other end into one of four identical sockets on the router
- 6 Turn your computer on. You can now start to configure the router. This includes the wireless network and, if your router includes an ADSL modem, your broadband
- 7 To access your router settings first open your [web browser](#) – for example, Internet Explorer
- 8 Enter the address of your router into the browser's address bar. This is a number listed in your manual; in the case of many brands the number is 192.168.1.1



- 9 The browser will ask for login details. Your default username and password will be in your manual.

Changing settings

- 10 You'll see a page that looks like a web page, which is hosted in the router. From here you can make changes to the router
- 11 To change the default password, click the **Administration** tab, enter a password in the password window, confirm it and save
- 12 For the router to connect to the internet you need to configure the ADSL part of it with the right settings. To do this click on the **Setup** tab
- 13 The router will ask you for your ISP user name and password. Enter these
- 14 You may also be asked to enter details about 'encapsulation' or 'multiplexing'. If you are, ask your internet service provider about what you should see under these settings
- 15 Scroll down and save your changes
- 16 You should now be able to connect to the internet on the PC connected to the router. ■

» WHAT YOU'LL NEED

Depending on whether you're setting up a wired or wireless internet connection, you'll need some or all of the following (for ADSL broadband):

A router

The router is the centre of the [network](#). Your broadband connection plugs into it, as do all your computers and network devices. Use a router with wireless capabilities (shown) if you're planning to connect wirelessly. Make sure it has a built-in [modem](#) (often known as a 'gateway' router) if you want to hook it up to ADSL broadband. In most cases your ISP will provide a modem as part of the deal. Check that this is the case.



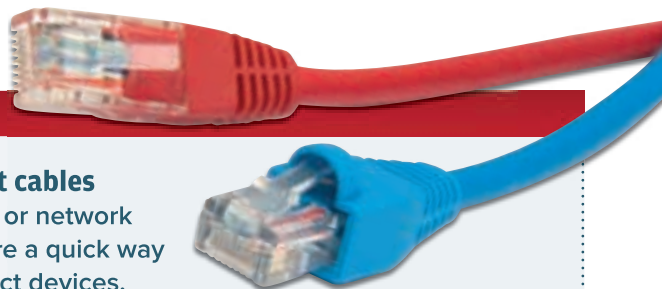
A microfilter

A small device that plugs into your phone point and splits the phone signal (there are two sockets – one for broadband and one for your phone) to let you receive calls and access the internet at the same time.



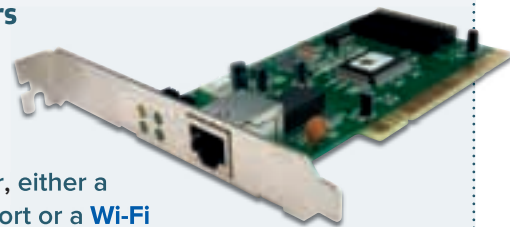
Ethernet cables

Ethernet or network cables are a quick way to connect devices, providing a faster, more stable connection than Wi-Fi. Even if you're going completely wire-free, you'll need to keep at least one Ethernet cable handy. Most routers initially require a wired connection to set them up, and you'll need to connect with cables should you need to change settings or troubleshoot in the future.



Network adaptors

Each computer or device you connect to your network will need a network adaptor, either a wired (Ethernet) port or a [Wi-Fi](#) adaptor of some kind. Modern PCs come with an ethernet port as standard, and many laptop computers have built-in Wi-Fi (check the instruction manual).



If your PC doesn't have a network adaptor, it's possible to add one. You can add a PCI Ethernet adaptor card (shown) to a desktop computer, for example. These are cheap (around £10), but involve opening your PC and inserting the adaptor card into a spare slot. Wireless networking cards can be installed in the same way. They're also available in USB stick form, which are a little more expensive (£25 and up) but much easier to install. Check first to see whether they're compatible with the rest of your networking equipment.

which?
TIP

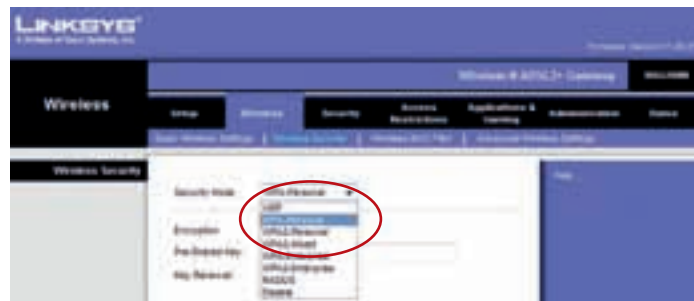
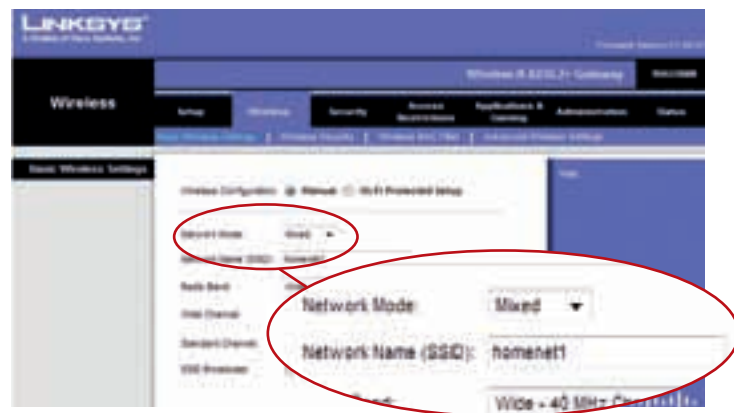
Cable broadband set up will differ. Contact Virgin Media for more information (www.virginmedia.com/broadband).

Securing your router

If you want to connect to the internet wirelessly, you should secure your router first

SECURING YOUR ROUTER

It's important that you take precautions to stop people connecting to your wireless network, or even changing your network settings, without your knowledge. All wireless networks have a name (known as the SSID), which you can



change when you set up your router. Choose something that doesn't give any clues to your identity, or the type of router that you're using (see left). You can tell the router not to broadcast the network name (or SSID). This makes it more difficult for others to connect to it illicitly.

Many routers come with weak or no passwords which makes them easier for people to guess – make sure you change the password when setting up. You can also encrypt your network to make it more secure. Your router manual should show you how to do this. Bear in mind that the older system, known as WEP, isn't as secure as the newest, WPA system. Select it from the drop-down menu (see above). ■

»» ROUTER TIPS

- Connect the router to the phone socket that's nearest to where the line enters your house. Any additional distance can reduce signal quality and may affect your broadband connection.
- Note that you can reset the router to its original settings if you make a mistake or forget the setup password. You can usually do this by holding down the reset button for 10 seconds.
- Don't forget to install microfilters in all your telephone

- sockets. Every device in your house that's connected to a phone socket will need one.
- The router will be able to tell you all sorts of information about what it's doing. Clicking on the **Status** tab on its homepage (see above) will let you see, for instance, whether your ADSL connection is active, and at what speed, or which computers are connected.
- Get the router working with a wired connection, using an Ethernet cable before setting up wirelessly (see p4).

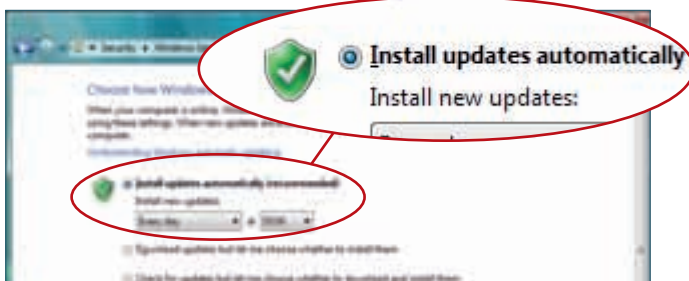
PC security: what you need

Protect your computer with up-to-date security software

Keeping your PC secure, up-to-date and well maintained is the best way to avoid many of the most common computer problems. This includes making sure your PC is set up to receive Windows updates and that you have installed security software (see opposite).

WINDOWS UPDATES

It's crucial that your computer is set to receive all the latest Windows updates automatically. Microsoft issues regular updates to plug security holes or enhance features in the Windows [operating system](#). To turn on Windows Updates, click > **Control Panel** > **Security** > **Windows Update** > **Change settings**. Make sure that the box titled **Install updates automatically (recommended)** is ticked. Click the down arrows to select how regularly to install updates (we recommend that you download updates daily) and choose a time. Click **OK**.



SECURITY SOFTWARE

In order to protect your system and your data you need to have several different types of security software installed on your PC – and keep them all up to date. To fully protect your computer you need to install:



- A [firewall](#)
- [Anti-virus](#) software
- [Anti-spyware](#) software.

FIREWALL

A firewall is a program or device that sits between your PC and the internet, protecting your computer from incoming attacks from hackers or malware such as viruses. It's vital that your firewall is switched on.

ANTI-VIRUS

A virus is a program that infects a computer and replicates itself without the user's knowledge. An infection requires a carrier, which can be anything from an email attachment to a USB memory drive. A virus can result in your computer slowing down, losing data or becoming corrupted. Anti-virus programs protect against a number of different types of threat, including [Trojans](#) and [worms](#). Some anti-virus software will include anti-spyware tools, too.

ANTI-SPYWARE

Spyware is malicious software that downloads to your computer without your knowledge. It can monitor your activity and collect information about you, and can hijack your browser. If your computer becomes slow or is acting strangely, it could be due to spyware. Windows Defender is Vista's built-in anti-spyware program, and can scan for and remove spyware from your computer. ■

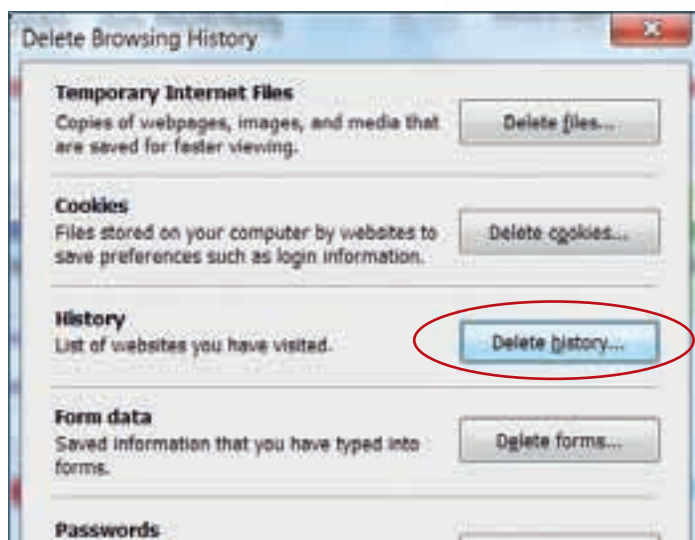
Using a web browser

Find out how to get the most out of your web browser when surfing the internet, and stay safe at the same time

YOUR WEB BROWSER

Your browser is your window on to the web – it allows you to view and navigate between web pages. But there's a lot more your web browser can do, such as saving your favourite web pages and protecting you from nasties such as [phishing](#) websites and [adware](#), both common internet scams.

There are four main web browsers available: Internet Explorer, Firefox, Opera and Safari. Here are some handy tips on getting to grips with Internet Explorer, the most popular web browser.



Clear website history

Internet Explorer stores a history of all the websites you have visited. You can delete this information to protect your privacy. With your Internet Explorer window open, click **Options > Delete Browsing History >** under 'History', click **Delete History > Yes** to confirm that you want to delete the history > **Close > OK**.

Turn on the anti-phishing feature

Internet Explorer's anti-phishing filter can recognise bogus websites and prevent you from inadvertently giving away sensitive information to scammers. To switch on the filter, open Internet Explorer and click **Tools > Phishing filter > Turn on Automatic Website Checking**. A window will appear. Make sure that **Turn on Automatic Phishing filter (recommended)** is selected > **OK**.

Delete internet cookies

When you surf the internet, files are saved onto your computer that hold details about the site you've visited (known as a **cache**, and stored **cookies**). This can be handy and save you time. For example, when you log into your eBay account, you can tick a box so that it remembers your details and logs you in automatically whenever you go back to the site.

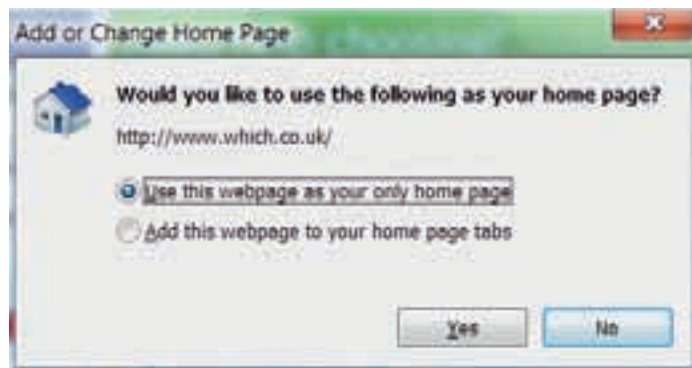
However, by cleaning out your internet cache and deleting stored cookies, you can clear some space on your **hard disk**, and possibly speed up your broadband connection speed. It also protects your privacy if other people are using your computer.

Click the **Safety** button > **Delete Browsing History** > **Delete Cookies** > select the **Preserve Favorites website data** check box if you do not want to delete the cookies associated with websites in your Favorites list > **Delete**.

Change your home page

The home page is the first page you see when your web browser launches. You can change your web browser's settings to make your favourite web page your home page.

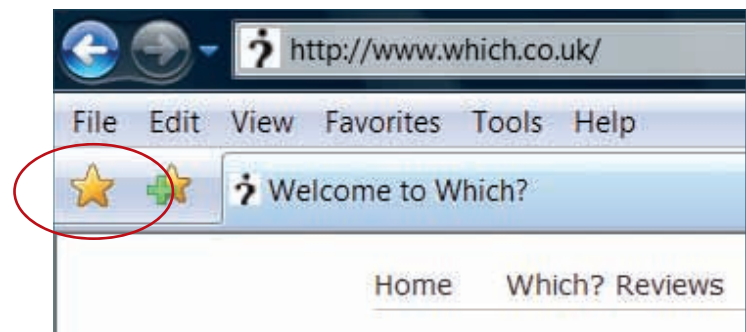
Navigate to the web page you would like to set as the home page. Click the arrow to the right of the Home button



(symbol of a house) > **Add or Change Home Page** > select **Use this webpage as your only home page** > **Yes**.

Bookmarking sites

Internet Explorer lets you bookmark your favourite websites. They're stored as your 'Favorites' so you can click on them to go to the website quickly. To add a new website to your Favorites, go to the website you want to add to your Favorites > click the **Favorites** button (see below) > **Add to favorites** > in the box that appears, type a short name for the website if you want > **Add**.



To open one of your favourite web pages in Internet Explorer click the **Favorites** button > **Favorites tab** (if it's not already selected) > in the Favorites list, click the web page that you want to open. ■



Internet Explorer comes free with versions of Microsoft Vista and, as such, is a popular consumer choice. However, if you want to use a different web browser just go to the relevant website and follow the onscreen instructions to download your chosen web browser: Mozilla Firefox (www.mozilla.com/firefox), Safari (www.apple.com/safari) and Opera (www.opera.com) are the other main web browsers.

Searching the internet

Find what you're looking for with an internet search engine

USING A SEARCH ENGINE

If you want to look at a website but don't know the exact address, you can search the internet using a search engine. A search engine is also useful if you just want to find information on a specific topic. The most popular one is Google (www.google.co.uk), but there are other options, such as Yahoo (www.yahoo.co.uk) or Bing (www.bing.com).

You will already have an instant search box located to the side of the address bar on your web browser. Click in the Search box (see below), type what you're looking for and press **Return**.

If you don't want to use the default search engine you can switch to something else. Click on the down arrow next to the magnifying glass icon and select **Find more**



providers. You can now select a search provider from those listed.

SEARCH TIPS

- Using certain punctuation marks in your searches will make them more efficient. For instance, putting double quotes around a key phrase "John Smith," for example, restricts results to those where the words appear together. Without the quotes, a search would return results such as 'St John's, Smith Square'.
- If you're not sure whether a word has a hyphen in it or not (email or e-mail), keep the hyphen in: Google searches all variations.
- Adding a + or - symbol will keep or remove certain words or phrases from search results. So if you want to search for an Egyptian-themed hotel in Las Vegas for example, type Egypt + "Las Vegas".
- Searches won't include the/a etc so you don't need to include these.
- You can restrict searches to certain websites. For example, you can look up a computer error code on Microsoft's website by typing the code followed by **site:microsoft.com**. This restricts the search engine to trawling for results from Microsoft's website only. Press **Ctrl + F** to search for a specific word or phrase on a web page you're visiting and enter the word or phrase.
- If you want to search for images then follow the relevant link or button (usually labelled 'Images') on your search engine's home page. Type in the key words relating to the image you're looking for and press **Return**. ■




Internet Explorer includes parental controls to help protect your children online. To access these, click **Tools > Internet Options > Contents tab > Parental controls**.

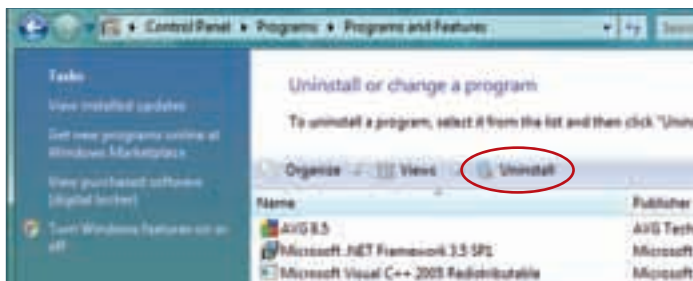
Downloading software

Find out how to safely install software programs on your computer

UNINSTALLING PROGRAMS

Removing unused programs will free up space on your hard drive. We recommend you use the program's own uninstall function, where possible, to make sure that every file attached to that program is removed. For example, you might have installed a Sudoku game or some video-editing software that you no longer use.

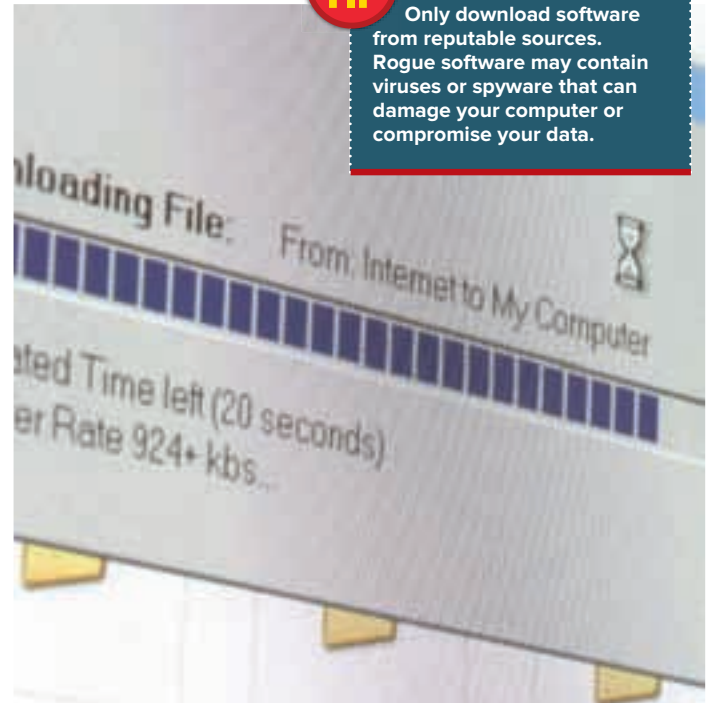
To uninstall a program click  > **All programs**. Find the program you want to uninstall and hover your mouse pointer over it to bring up its menu. If there's an uninstall function, click on it and follow the instructions. If there's no uninstall option go to **Uninstall a program** under the 'Programs' heading in the Control Panel. Click on the program you want to remove and click **Uninstall** (see below).



Sometimes a download can become corrupted or doesn't complete properly. You can check to see if your download has completed successfully by going to **Control Panel**, and clicking on **Programs** and checking to see if it's in the list. If what you've downloaded isn't working properly, you can remove it from here (following the instructions above) and then reinstall.



Only download software from reputable sources. Rogue software may contain viruses or spyware that can damage your computer or compromise your data.



DOWNLOADING SOFTWARE

Many applications are available to download from the web – for example, photo-editing software, music players or games. In many cases these are free. Before downloading any new software, close any other windows you have open and go to the relevant website.

Click on the **Download** button and a window will usually appear that guides you through the download process, often known as the installation **wizard**. Your web browser may be set to block downloads. In this case, a security bar will appear at the top of the window. To override this, click on the message and select the option to allow the download. ■

Email explained

Send and receive emails without the worry of spam and phishing emails

CHOOSING AN EMAIL ACCOUNT

There are two options when it comes to sending emails. You can either opt for a **email client** like Outlook Express or Windows Mail, or a **webmail** (web email) account. There are a number of benefits to using a web-based email account. For example, you can easily access your email from any computer and your emails are stored on the provider's servers.

There are a number of webmail accounts to choose from including Google Mail (www.gmail.com) and Yahoo! Mail (<http://login.yahoo.com>). Windows Live Mail (previously Hotmail) forms part of Windows Live (<http://mail.live.com>).

DEALING WITH SPAM

Spam is the electronic equivalent of junk mail. It can clog up your inbox with rubbish and make it hard to sift through messages. Spam emails can also contain offensive material and are often the carriers of viruses and phishing scams.

Don't reply to spam emails

Replying to spam emails just confirms to the sender that your email address is genuine. Clicking on an 'unsubscribe' link in a spam email will have the same undesirable effect.

Create a 'disposable' email address

Create a separate email to use for online shopping, using forums and signing up for services – something like a free Windows Live Mail account (<http://mail.live.com>) will serve



the purpose, as you can easily close the account and open a new one if you're receiving too much junk mail.

Choose a complicated email address

Picking an obscure email address can help prevent spammers from sending anything to you.

Use a spam filter

The best way to keep the junk at bay is to use a dedicated spam filter. We recommend Bullguard (www.bullguard.com), which catches plenty of spam and is free.

Identify spam to your email provider

Report spam to your internet service provider or webmail service provider. This can help your provider to determine and eliminate future spam emails.

AVOIDING PHISHING SCAMS

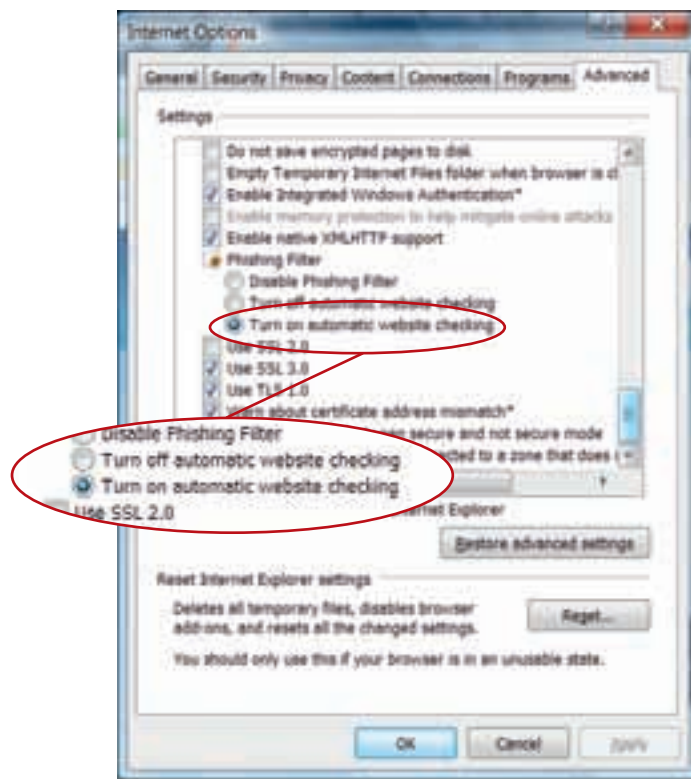
The term phishing refers to any email or online scam that ‘hooks’ users and cons them into giving over personal data. Phishing scams usually take the form of a spoof email or website that looks like it comes from an official body – for example, your bank – which requests that you input logins, passwords, credit card numbers, dates of birth etc into an online form.

Make the mistake of entering any personal information into such a web page and your sensitive data could end up in the hands of identity thieves.

These days, most web browsers have built-in tools for spotting fake sites and potentially dangerous phishing web pages. Most phishing filters work by comparing the site you’re visiting against a list of known hoax pages, and then warning you if it looks like the web address you’re visiting might be fraudulent.

To turn on the phishing filter in Internet Explorer, click **Phishing Filter > Phishing Filter Settings** > Scroll down and make sure there’s a tick next to **Turn on automatic website checking** (see right).

For advice on getting the most out of your email account, see www.which.co.uk/advice/top-email-tips. ■



» SPOTTING A PHISHING SCAM

Read our tips on how to spot a phishing email before it's too late

- Sounds too good to be true? It probably is; would anyone really email you about a lottery win when you have no memory of entering such a draw?
- Phishing emails are often riddled with bad spelling and capital letters.
- Banks, building societies, online stores and auctions would never ask you to send personal details in an

email or get you to click a link in an email where you would have to log into a service in the web page that opens.

If in doubt, don't click. And if you see anything suspicious, report it. In Internet Explorer, click **Tools > Phishing Filter > select Report this website**. A new window will open showing the address of the site > Tick next to **I think this is a phishing website** > click **Submit**.

Setting up a webcam

We show you how to install a webcam so you can chat face-to-face with family and friends online

CONNECTING YOUR WEBCAM

Using a **webcam** is a great way to stay in touch with friends and loved ones. If you have a new PC or laptop it may have an integrated webcam above the screen, if not, you'll need to invest in a separate webcam. Here's how to connect a webcam to your PC.

- 1 Run the set-up CD included with the webcam. This will install the drivers that the webcam needs to work with your computer
- 2 Cameras clip or rest on top of your monitor. Refer to your webcam manual for specific instructions
- 3 Place your webcam at around eye level, and an arm's length from your face
- 4 When prompted, plug the webcam into your USB port. Windows Vista should recognise it and the software will set up the webcam's built-in microphone and the camera



- 5 Most webcam software provides shortcuts to the popular instant messaging services Windows Live! Messenger and Skype, and often links to Yahoo! Messenger and AOL's AIM too.

WEBCAM FEATURES

Sound

Ideally, a webcam should come with a separate headset with microphone attached (great for one-to-one chats), and an integrated microphone for group or family chats. Some webcams have a directional audio function to eliminate any sound not coming from directly in front of the microphone.

Vision

It's important that your webcam has a good lens, can focus well in a range of lighting conditions, and has a high frame rate for smooth, fluid, video. This makes no difference to the quality of video you receive but it does mean that the person you're talking to will be able to see you more clearly.

A wide-angle lens (more than about 45 degrees) increases the versatility of a camera so you can fit lots more in the video frame at the same time; useful for family or group chats.

Face tracking

Most cameras have a 'face tracking' feature, which uses a digital zoom, motorised side-to-side and/or up-and-down movement to try to keep your head in the centre of the frame. In reality though, zooming and panning can be quite a distraction, especially if the camera is trying to follow a child or animal. This feature comes into its own only when it's set to detect movement, such as a home intrusion while you're out. ■



All over the world there are thousands of webcams beaming live images to anyone who wants to watch them. For example, go to www.swisspanorama.com to see what's happening on the Swiss Alps.

» VIDEO CALLS WITH A WEBCAM

To talk face-to-face with distant friends via your PC and your webcam, you need to install the right software. These programs let you exchange text, sound and video messages with other users.

There's a wide choice of free video chat software

available, including Skype (www.skype.com) and AOL Instant Messenger (www.aim.com), but if you know your friends and family video chat already, check which program they use as you'll need to use the same one. For more on webcams see www.which.co.uk/webcams.

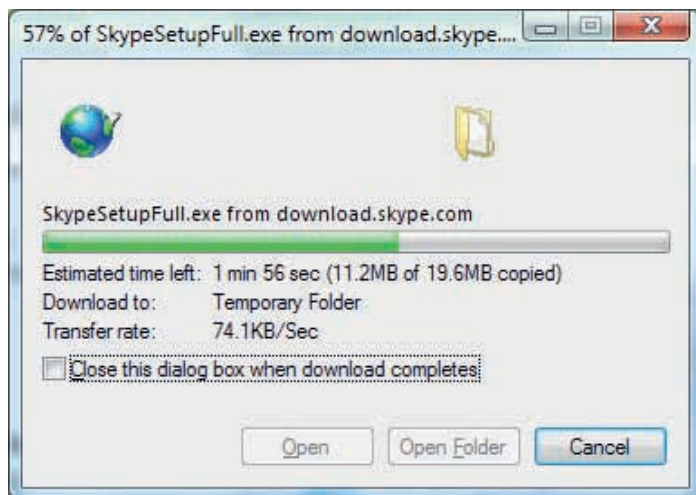
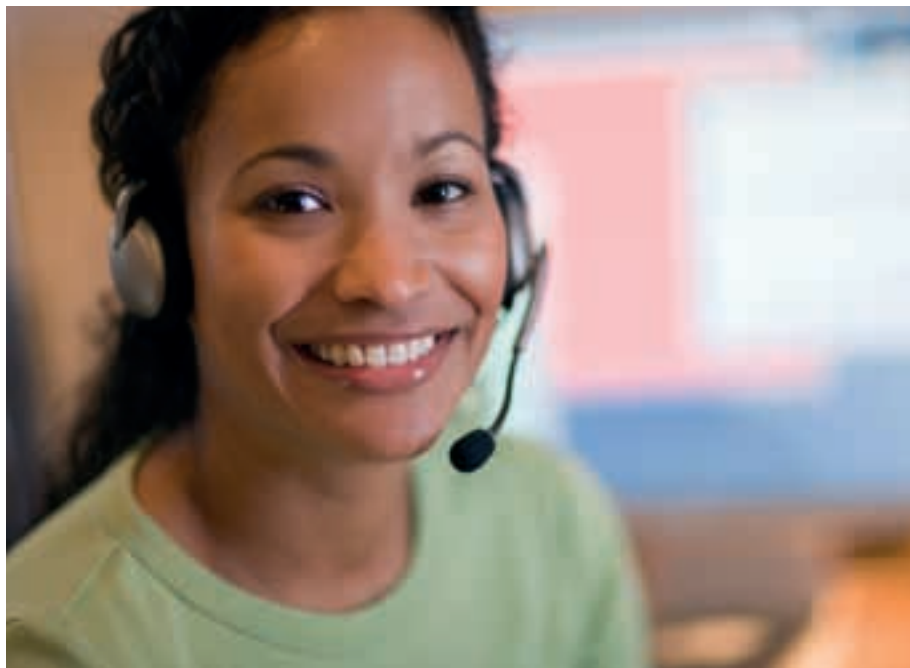
Make free phone calls

Find out how to make voice calls online for free

MAKING VOICE CALLS OVER THE INTERNET

VoIP (Voice over Internet Protocol) lets you make phone calls over the internet rather than via a standard phone network. As long as you have a basic microphone headset, you can make and receive calls with VoIP services such as Skype without buying any extra expensive hardware, though it's also possible to add a dedicated Skype handset if you don't mind paying extra.

Free calls can be made between Skype users all over the world and cheap call rates start at around a penny per minute for standard UK landlines. Here's how to



add Skype to your computer, and set it up to make and receive calls.

Download and install Skype

- 1 Open your web browser, type **www.skype.com/intl/en-gb** into the address bar and press **Return**
- 2 Click **Download Skype**. When the File Download dialogue box appears, click **Run**
- 3 Click **I agree – install** in the window that appears. Wait while Skype downloads (see left) Once the file has downloaded, click **Finish**.

Create an account

- 4 Once you've finished installing the software, click on **Start Skype** on the Thank You screen

- 5 In the Create Account window that opens, enter your name and choose a Skype name and password. Check the tick box and click **Next**
- 6 Enter your email address on the next screen and select your Country/Region and your nearest city
- 7 Finally, check or uncheck the boxes as required and click **Sign In**.

Setting up

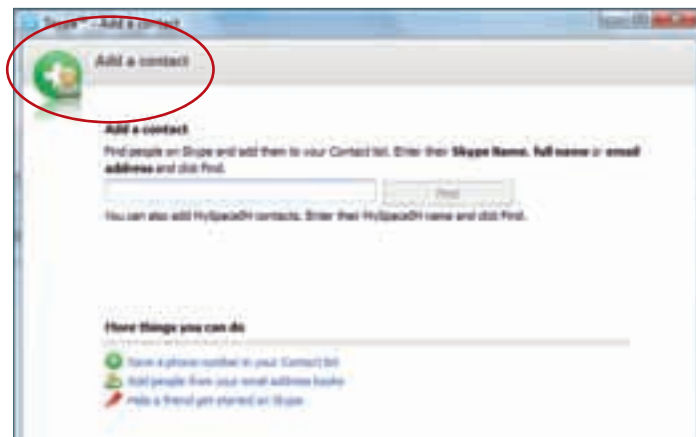
- 8 When you first sign into Skype, the 'Getting Started' wizard will launch. Before you continue, connect your headset or handset
- 9 If you're using a standard microphone headset, you should find it has two plugs connected to it. Insert the pink or red one into your computer's microphone socket (this should also be pink/red or marked with the icon of a microphone)
- 10 Plug the green one into the headphone output (also green or marked with a stereo sound waves icon).

Making a test call

- 11 You'll find a Skype Test Call contact listed in your Skype contacts. To make your test call, click the green 'Call button' next to this contact
- 12 If you've configured your headset or handset correctly, you should hear instructions prompting you to record a message after the beep
- 13 You should then be able to hear your recorded message.

Adding contacts

- 14 Ask your friends to send you their Skype names. You can then add them to your Skype contacts by clicking the **Add a contact** (the little green circle with a plus sign and a contact icon)
- 15 Alternatively, you can search for people using their email address or full name. Enter the name and click **Find**



- 16 Select people from the list that appears below and click **Add Skype Contact**. Click **Close** when you're done.

Making a Skype call

- 17 Select the **Contacts** tab in the main Skype window and scroll down your contacts list until you find the person you want to call
- 18 Click the green Call icon by their Skype name
- 19 If they're not listed, type their Skype name into the box at the bottom of the Skype window and click the **Search Contact** icon
- 20 When you receive a call, a window will pop up asking whether you want to accept or reject it. To receive a call you must have Skype open on your computer. ■



You can call a landline or mobile using your Skype account, but you'll need to buy Skype credits. Go to **Account** and click **Buy Skype Credit**. A wizard will launch that will take you through the process. Then, to make a call, click on the **Call Phones** tab in the main Skype window.

Using eBay

Grab a bargain or sell unwanted items online with our guide to using eBay



- 1 Find the item that you want to bid on and click on it
- 2 Enter the amount you want to bid and click on **Place Bid** (see below)
- 3 Ensure that your bid is higher than the current one then click **Confirm Bid** (note that by doing so you agree to buy the item if you are successful)
- 4 Enter the maximum that you are prepared to pay for the item and eBay's proxy bidding service will automatically bid incrementally on your behalf up to that amount.
- 5 All auctions have a cut-off date and time. If your bid is the highest on that date and time then you've won the auction
- 6 If your bid is successful you'll be told by email. This will

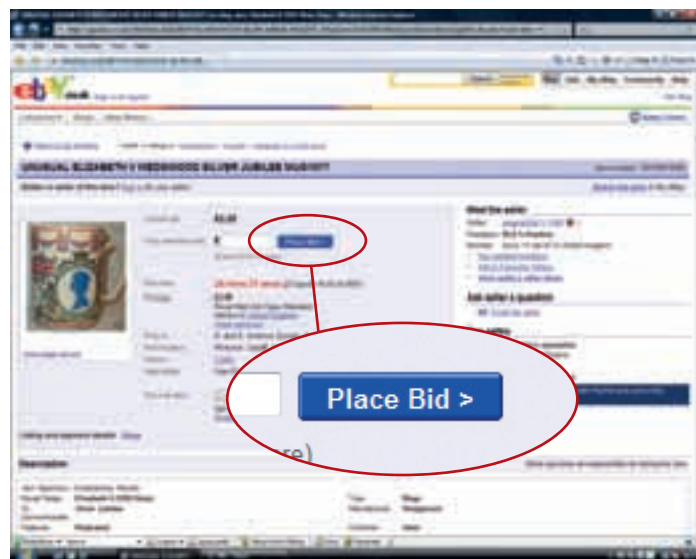
GETTING STARTED

eBay is an online marketplace and auction house that facilitates transactions between buyers and sellers. Think of it as the online equivalent of the classified pages of your newspaper. Before you can start advertising your items, you'll need an eBay account.

To do this, go to the eBay home page at www.ebay.co.uk and click on **Register**. Once you've entered your details and created an account you can get started with buying and selling.

BIDDING ON EBAY

An eBay auction works on the same principle as an auction in an auction house – the highest bidder wins:



which?
TIP

eBay's preferred payment method is the electronic payment system, PayPal (www.paypal.co.uk), which it owns. PayPal transfers funds between buyers and sellers without them having to exchange bank account details.

contain details of the types of payment that the seller accepts; credit or debit card or PayPal, for example.

SELLING ON EBAY

If you want to sell something on eBay, there are a few simple tips you can use to make your item stand out from the crowd.

- After clicking the **Sell** button, one of the first decisions you'll need to make is which category to list your item in. If you're not sure where to list an item, type in a few keywords about it and eBay will suggest one for you. It's possible to list products in multiple categories to give them more exposure – but your listing fees will increase as a result
- You'll need to choose a catchy title to grab people's attention. Every eBay listing has a one-line title – buyers will typically conduct title searches, and results will be listed according to relevance
- It's essential that you include a photograph of your item. Buyers want to be able to see what they're buying and it gives them a good indication of the item's condition. The first photo is free, although adding more than one picture will cost more if you choose to have eBay host the photos
- Keep descriptions (including the title) upfront and honest, while remaining positive and upbeat about the item
- Don't forget to clearly list all postage information and returns policies
- Research how much items have sold for in the past by browsing 'completed items' and learn from other sellers' successful listings

- Make sure your listing ends when traffic to eBay is busiest (usually weekends and weekday evenings) as it'll attract last-minute bids
- Always respond to bidders' enquiries quickly
- Remember to get the brand/model names and spelling variations correct
- Build up a reputation by selling lower value items. The higher your feedback rating, the more people are likely to trust you. Start bidding at a low price – it looks more attractive to potential buyers. ■



Online shopping

We show you how to stay safe when making purchases over the internet

SHOPPING SAFELY ONLINE

Internet shopping means there's no queuing and, because it's easier to shop around, often you'll save money, too. Read our tips for advice on shopping safely online.

Before you buy

- Make sure you have a firewall switched on – this acts as a filter between the web and your computer. You should also have anti-virus and anti-spyware software installed. See p7 for more on securing your computer
- Choose a reputable retailer, such as a familiar high-street store, or ask a friend about online stores they've had positive experiences with. Only shop on sites that offer secure credit card transactions, and obvious delivery prices and clear returns policies.

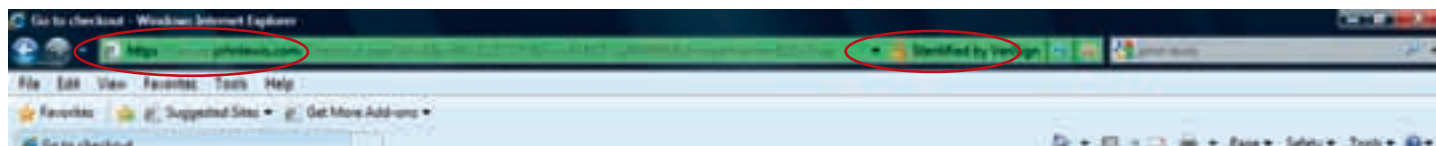
On the site

- If you want to buy something, you'll usually need to register first. This involves setting up a user name and password and entering your contact and delivery details
- Secure web addresses start with the letters **https**, instead of the standard **http**, and you should see a



padlock symbol at the top of the page (see below)

- Find out how easy the website is to contact. Look for links titled 'Contact us' or 'Help' and write down or print the physical address and phone number. It's worth a call to make sure the line's working and that someone picks up. If the site lists only an email address, send them an email to see how quickly the company replies
- Investigate the small print. How much does delivery cost? Are goods in stock? Can you send items back if they're not what you expected?



- Make sure you keep a record of the transaction and the order number. You should receive a receipt via email; if you have spam filtering software, this email may end up in your junk folder – check it regularly.



You can use price comparison websites to find out where to buy items for the cheapest price. Popular websites include PriceRunner (www.pricerunner.co.uk) and Kelkoo (www.kelkoo.co.uk).

Buying an item

Purchasing something online will differ depending on the site, but steps will generally apply:

- 1 Click the button marked **Add to shopping basket**
- 2 Many websites allow you to view your basket so you can check what you've added, the total cost, and how many of each item you've ordered
- 3 To buy something, click the **Proceed to checkout** button (or equivalent). Be aware that many online retailers will deliver goods only to the billing address of your credit card.

YOUR RIGHTS

If you buy online from a UK or EU-based company you have the same rights as if you'd bought from a shop. Goods must be of satisfactory quality, fit for purpose and as described when sold. If a retailer breaches any of these terms, you have a right to reject the goods within a reasonable time and get a full refund.

Alternatively, you can demand that the retailer gives you a refund, repair or replacement. If you send goods back for anything that is the fault of the supplier, you should not have to pay the postage.

Cooling-off period

If you change your mind about the goods, or they don't arrive on time, the Distance Selling Regulations (DSR) give you a cooling-off period. This starts from the moment you place the order and ends seven working days from the day after you receive the goods. During this period you can cancel without having to give a reason. The DSRs don't

apply to items bought from foreign websites or to items such as CDs/DVDs that have been opened.

Internet payments

If you use a credit card to pay for goods worth more than £100 (and up to £30,000), your card company is jointly liable with the company that you buy from for any problems. For smaller purchases, an e-cash system such as PayPal (www.paypal.co.uk) is often used. These systems allow you to send or receive payments securely over the web without sharing your financial details or credit card number with anyone else. ■





Internet banking

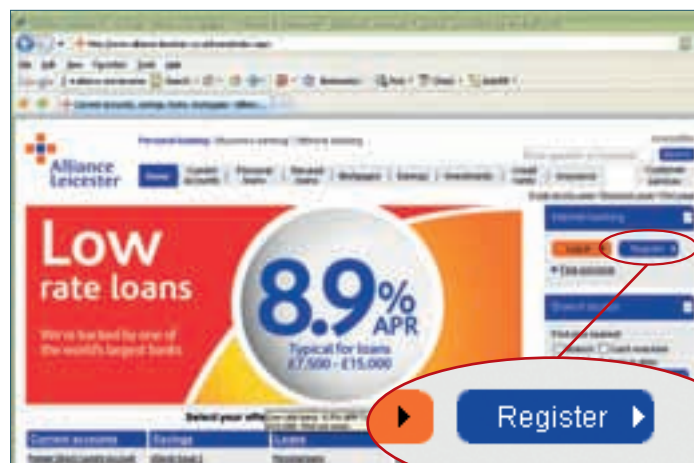
Find out how to set up an online bank account and how to keep your details safe and secure

SETTING UP AN ONLINE BANK ACCOUNT

Whether you want to set up an account using your existing bank, or open a brand new internet-only account, we'll take you through the required steps.

Using your existing bank

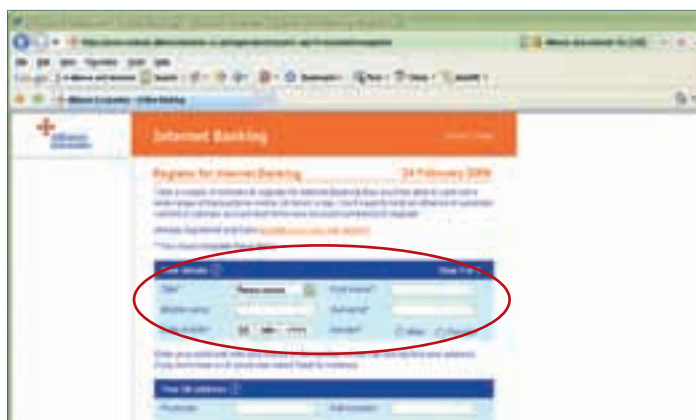
- 1 Type the address of your bank's website into the address bar. You'll find the website address on your bank statement or other literature your bank might have sent you
- 2 On the bank's homepage, click on **Register** (see right) – usually beneath the heading for internet banking
- 3 If you want to be able to access your existing bank account online, then you'll need your sort code and



account number at hand. Type them in when prompted, along with your personal details (likely to include your name, address and date of birth – see below). You may also need a User ID or specific login details – contact your bank to check.



Many banks offer free security software or a subscription for a certain period when you sign up. It's important to make sure you have anti-virus and anti-spyware installed on your computer, and that your firewall is switched on. Make sure you run regular virus and spyware scans. For more on securing your computer, see p7.



Creating a new account

- 1 Go to the current account section where you can click on your desired account and apply online. You'll usually get a decision on whether your application has been successful within a couple of minutes
- 2 Fraudsters frequently rely on people using poorly chosen passwords such as 'password' or a sequence of letters or repeated numbers. To make sure you have a strong password use a mixture of letters and numbers, and don't use the same one that you use for other accounts like your email for example
- 3 If you're sure that your PC and internet connection are secure, you can now log on to your account. If you lose or forget your password, you should phone your bank
- 4 Always remember to log out of your account when you're finished.

USING YOUR ACCOUNT SAFELY

Follow our tips for peace of mind when banking online.

- Only log on to your online bank account if you know you're using a secure PC. Avoid using public computers, such as those in internet cafes
- Secure sites will be prefixed with https:// and a padlock will appear by the website address
- If possible, memorise your password rather than writing it down. Don't give your password to anyone, and never give your full password over the phone. Your bank will never ask for your whole password, they will only ask for certain digits, for example, the first and fourth numbers in your password
- Make sure your security software is up-to-date and secure your wireless network. See p6 for advice on securing your router
- Only access your account by using the website address provided by your bank. This means you can be certain that you are on the correct (safe and secure) website when you enter your details. If you click on a link to your bank in an email, for example, you may unwittingly access a spoof phishing site set up by fraudsters to illegally steal you bank details. For more on phishing scams see p13
- Contact your bank as soon as possible if you think you've been a victim of fraud. Your bank will normally refund the money under the Banking Code, which states you will not be liable unless you have acted fraudulently or without reasonable care. ■

Sharing photos online

Use Flickr's free online service to share your photos

SHARING YOUR PHOTOS

Posting photographs online is a great way to share them with friends and family. We show you how to use the website Flickr to publish your pictures.

Create an account

1 You need a Yahoo! account to use Flickr. To create one,



- 2** On the Yahoo! sign-up page click **Sign Up** on the bottom right-hand side of the page
- 3** Enter your personal details then click **Create My Account**
- 4** Log in to Flickr using your Yahoo! account details. Select a screen name and click on **Create a new account**.

Upload photographs

- 5** On the welcome screen click **Upload your first photo**
- 6** Select **Choose photos**; this will open a window that will let you browse your computer for your photos
- 7** Select a photograph and click **Open**. Your photo will now be listed in the box 'upload photos to Flickr'
- 8** Select whether you want this picture to be private; allow your friends and family to view it; or make it public and allow all Flickr users to see it
- 9** Click **Upload** and add a brief description of the photo
- 10** Once you've done this click **Save** or **Save this batch**
- 11** Now you can create a web address to give to friends where they can view your pictures. Click **You** in the menu bar and then **Create your own memorable Flickr web address!** ■



which?
TIP

You can assign key words to your images according to subject matter (a process known as tagging) to make your images easy to find in a search. You can even plot where your photos were taken on a map (called geotagging) and organise images by putting them into folders known as 'Sets'.

Watch TV on your PC

Download or stream TV programmes to your computer

DOWNLOADING AND STREAMING

The BBC, Sky, Channel 4, Five and ITV have online TV services that enable you to watch or download TV programmes over the internet. There are two types of online TV – **streamed** or downloaded content.

To view TV programmes in real time, content is streamed to your computer over the internet as you watch. If your broadband connection can't stream the programme quickly enough, the result will be patchy viewing quality and frequent screen freezes while your computer waits for the data to arrive.

Downloaded online TV programmes won't have this problem, as you receive the entire TV programme before you start watching. But online such files are very large, so if your broadband connection is on the slow side, you could be in for a long wait. Large file sizes also mean that if

you've got a capped broadband package, you should keep an eye on how much you're downloading.

VIEWING TV ONLINE

To find television programmes you want to watch or download, just go to the relevant TV channel's website – there's usually a link to online TV programmes on the home page.

To watch online TV you'll need a media player. There are several free media players available for download from the internet, including Windows Media Player, one of the most common. However, different websites use different media players, so you may have to download several applications to take advantage of all the content available online. ■

» TV WATCHING TIPS

Online TV is great if you don't want to watch TV shows dictated by the TV schedule, but there are a few things to be aware of:

- How fast you can download online TV shows, and the viewing quality of streamed online TV content may be affected by factors such as the speed of your broadband service, the number of other people using the connection, and other tasks you're carrying out on the internet at the same time
- Online TV services might not work on Apple Macs or other non-Windows computers
- You'll usually need to be in the UK and using a computer registered in the UK in order to view online TV programmes from TV broadcasters in the UK
- At the moment, you don't need a licence to watch online TV purely on-demand. You do need a TV licence if you are watching TV live online though.



Listen to music online

Stream music over the internet using the Spotify website

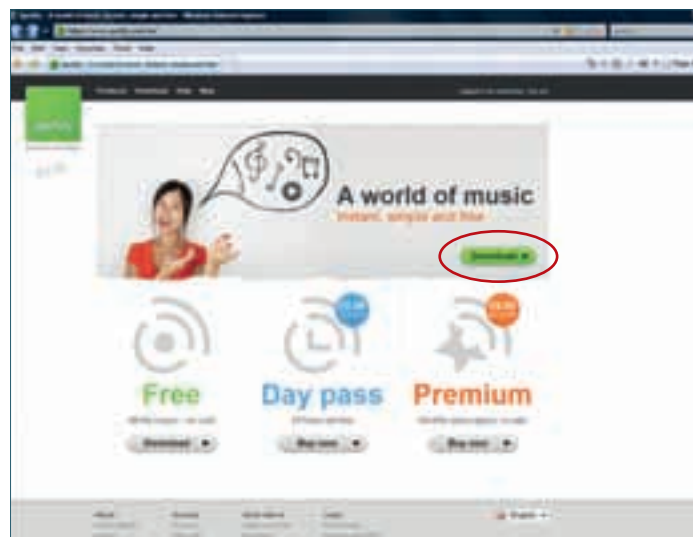
STREAMING MUSIC

As well as downloading music you can stream music over a broadband internet connection. This means no music files are permanently stored on your computer. Although you have to be connected to the internet in order to listen to your chosen music, the plus side is that it's available to play almost immediately.

Spotify is an online music streaming service, that is both legal and free – the artists are paid royalties for the music you listen to. Major record labels have signed up to allow Spotify to distribute their catalogues, including Universal, EMI, Warner Music and AMG. Bear in mind that you will have to listen to occasional adverts though (unless you pay to upgrade your account). Here's how to use the website.

GETTING STARTED WITH SPOTIFY

- 1 Go to **www.spotify.com** and click the **Download** button (see right)
- 2 Enter your details to register your account and click **Create account and proceed**
- 3 Instructions will appear on how to download the Spotify software. Click **Download Now**
- 4 A file download window will appear – click **Run**
- 5 Wait while Spotify downloads. A green bar will show you its progress
- 6 Another window will appear asking where you want to install Spotify. To accept the default location, click **Install**
- 7 Once installation is complete, you can log into your account
- 8 When you first start Spotify the 'Home screen' appears, showing album covers of the latest music available on the service, including popular new releases. Clicking on



an album cover immediately brings up the track listing for that album.

FIND AND PLAY YOUR MUSIC

One of the great functions of Spotify is that you can create your own personal playlists containing only the tracks you want to hear.

- 1 Type your chosen music – artist, song title, album name or genre – into the search bar and press **Return**
- 2 Advanced searches are also possible – for example you can type in “Tina Turner year: 1970-1980”
- 3 Music search results are then displayed in the main panel, consisting of artist and album suggestions, plus a track listing of all the music that meets your search criteria
- 4 Double click on any track and it will start playing
- 5 Right click on a track and you can select **Save to** if you want to save a track to a playlist. **Queue** will line it up next in your playlist. ■

Jargon buster

Technical terms explained in plain English

3G One of the technologies that allows data to be transmitted and received wirelessly. Mobile broadband operates over the 3G network.

ADSL (Asymmetric digital subscriber line) A way of sending data over a copper wire telephone line.

ADWARE Software that tracks your web use to determine your interests and thus deliver relevant ads.

ANTI-SPYWARE Software that blocks and/or removes spyware.

ANTI-VIRUS Software that scans for viruses and removes them from your computer or quarantines them.

CABLE BROADBAND An alternative to ADSL broadband offered by Virgin Media. It uses fibre optic cables rather than copper telephone wires.

CACHE A temporary storage area such as a reserved portion of a hard disk or RAM.

COOKIES Small text files exchanged between your web browser and websites you visit.

DONGLE In this context, a small hardware device that connects to your computer's USB port.

EMAIL CLIENT A program that manages emails. Emails are stored on your computer, and you need to be connected to the internet only to send and receive them.

ETHERNET A means of connecting

computers together (networking) using cables.

FIREWALL Software (or hardware) that blocks unwanted communication from, and often to, the internet.

HARD DISK The long-term storage used by your PC to store files and programs (also known as a hard drive).

ISP (Internet Service Provider) An ISP is the company that enables and services your connection to the internet.

MBPS (Megabits per second) A measure of the speed of data transfer, often used when talking about the speed of broadband.

MICROFILTER A device that attaches to your telephone socket and enables you to make voice and data calls at the same time via ADSL.

MODEM The device that connects you to the internet.

NETWORK A series of computers connected together either using wires or wireless technology.

OPERATING SYSTEM The software that manages your computer.

PHISHING A type of scam where, in order to trick you into giving away your personal details (for example, credit card details), a web page masquerades as a trustworthy site.

ROUTER A device that manages the data traffic between computers and other devices. Routers can connect

computers, or connect them to the internet.

SPAM Unsolicited 'junk' email.

STREAM A process that lets you play audio/video as it downloads, rather than downloading it to your PC first.

TROJAN A computer virus that disguises itself as an innocent program to entice people to install it.

UPLOAD The process of sending files to a web server over the internet.

USB Universal Serial Bus. A range of easy-to-use connections that allows you to easily connect devices.

VOICE OVER IP (VOIP) The term used to describe making phone calls over the internet rather than via a

standard phone network.

WEB BROWSER A program that lets you view and navigate web pages.

WEBCAM A camera that lets you make video or voice calls over the internet.

WEBMAIL Email accounts accessed through your web browser.

WI-FI A computer networking technology that allows data to be transmitted via radio waves.

WIZARD A feature within an application that shows you step-by-step how to perform a particular task.

WORM Similar to a virus, except a worm doesn't need to attach itself to a document, but spreads via the internet or a network.



How can I reduce my mortgage? Is plasma or LCD right for me? Can I get a grant for insulation?
What's the difference between pure and natural? Where can I get help with debt? Will switching energy
providers save me money? What does five a day mean? Can I rent a room out? Which cars are reliable?
Can I set up my wireless router? Where can I find an honest trader? Can I trust my trust fund? How
to bag a bargain holiday? Who do I call if a product goes wrong? Can I cut my water usage? How do
I get a parking ticket? How much should I pay a plumber? When do I prune my apple trees? When
to buy travel insurance? Can I save money and go green? Which version of Windows is right for me?
How do I tell the difference between an MP3 and an MP4? What are my consumer rights? How do I
buy a house online? Are my children safe on the net? What's the latest news on the credit crunch? Do
I need wedding insurance? Can I contest a speeding ticket? Where can I find good value vacuum cleaners?
Can my satnav get me from A to B? How do I spot a scam? Which cars are green? Is my child's car
safe? What are the risks of cosmetic surgery? Should I install anti-virus software? Can I take a re

Which? is the answer

Can you afford not to ask the question?

XMMINI



To find answers to your questions, visit www.which.co.uk/explore