

# Si amni leh uga gado Internetka



Regionbibliotek  
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# Xeerar aasaasi ah

- Akoon lambarkaaga cidna ha u dhiibin!
- Marna haka gadan shirkad (ama shakhsi) haddii aysan ahayn wax la hubo, adoon iska eegin marka hore.
- Marna ha gadan haddii shaki meesha ku jiro.
- Marnaba ha sheegin lambarka qofeed iyo macluumaadka kaararka haddii aysan ahayn adeeg taas loogu talagalay ama aad ogtahay inaad aamini kartid shirkadda ama qofka 100%
- Si gaar ah uga taxadar haddii aad lacag badan alaab ku gadanaysid
- Marna ha dirin alaab ama ha bixin alaab haddii aadan isticmaalin adeeg(meel loogu talagalay) ku haboon.

# Talo haddii wax laga gadanayo

Haddii shirkaddu weyn tahay, caana tahay waxaad dareemi kartaa iney aamin tahay Iyo kaba sii aaminsan haddii shirkaddu leedahay



• Ma

Haddii aadan garaneyn shirkadda waxaad ku khasban tahay inaad fiirisid macluumaadka xiriirka ee shirkadda. Tijaabi adoo wacaya iyo u diraya e-mail qaybta adeega macaamiisha. Haddii aadan

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Haddii shirkaddu kuu ogoshay inaad lacagta soo hormarisid oo keliya, markaa taxadar. Sidaas oo kalena waxaa ah in boostada la sii hordhigo. Waxaa dhacday in iibsade la soo baxay baakeet uu ku jiro dhagax meeshii laga sugayey alaabtii elektirooniga ahayd. Shirkadaha wanwanaagsani

• Fiir

Akoon gaar ah oo loo isticmaalo wax ka iibsiga Internetka ayaa ah doorasho ka wanaagsan, laakiin waa iney ku xiran tahay adeeg(tjänst) loogu talagalay sida tusaale *Verified by Visa*. Waxaa kas ii amnisan isticmaalk kaararka bangiga. Markaa shirkadda deynta baa khatar ku jirta, laakiin

• Ka

Haddii shirkaddu isticmaasha adeegyada lacagta lagu baxsho sida *klarna, paypal iyo payson waxaa kordhaya aaminnimada. Haddaad isticmaashid Visa ama Mastercard shirkadaha aad wax ka gadaneysid adoo umaraya Verified by Visa iyo Mastercard SecureCode waa hab la hubo*

• Isti

Bangiyaal badan sida Swedbank, wuxuu ku siinayaa kaar elektiroonig ah oo ku xiran kaarkaaga bangi laakiin qarabaya lambarka kaarka.

• Ka

Markaad Internetka(shabakadda) wax kagadaneysid eeg iney ku qoran tahay <https> sadarka ciwaanka iyo inuu soo baxayo guful. Markaa waxaad ogaan in xiriirku siyaab

• Isti

Ka taxadar inaad bixiso(dhiibto) macluumaadkaaga, sida kaarka labarkiisa, goortuu dhacayo iyo lambarkiisa CVV-da haddii aadan hubin. Haddii shaki ku galo aadse wali rabtid inaad wax gadato, codso in aad heshid xisaab(faktura).

• Ka taxadar inaad bixiso(dhiibto) macluumaad shakhsi!

# Talo haddii SHAKHSI wax laga gadanayo

- In badan ka taxadar haddii ay waxa la soo bandhigay aad u jaban yihiin aana la rumeysan karin.
- Dhegaha ka fureyso haddii iibiyuhu kugu dedejiyo inaad gadato.
- Waligaa lacagta hasii hormarin, marnabana alaabta hayska dirin adoon lacagta helin.
- Markii la adeegsado hab wax lagu bixiyo oo la hubo ayey labada dhinacba ogaan karaan inuu wanaagsan yahay
  - Dooro tusaale ahaan xarun waxbixineed oo shaqaynaysa una dhaxaysa kan wax gadaya iyo kan iibsanaya. Adeeg wanaagsan waxaa ah sida Bussgods ama Internetgiro.se oo Blocket la shaqayso. Kuwaas waa kuwo la hubo sida adeegyada lacagbixinta ee kala ah paypal.com, payson.se iyo klarna.se
- Wax badan iska eeg(ka fiirso) intaadan wax gadan.
  - Haddii aad tusaale gaari(baabuur) gadanaysid waa inaad ogaatid in qofka iibinaya uu run ahaantii gaariga leeyahay iyo in deyn lagu qaatay gaariga. Iskana fiiri inuu maray jeekin-gareyn. Jawaabahaas waxaad ka heleysa Heyadda Transortstyrelsen.

# Ka gado shabakadda Internetka si la hubo

- **Si aad ugu u gadatid kaar bangi ama kaar-deymeed waa inaad ku xiran tahay Verified by Visa/Mastercard SecureCode ama kaar elektronig ah.** Dhammaan kala wareega ganacsi ee aan ku jirin sida kor ku xusan ama kaar elektring ah waa la diidi. Kaararka American express iyo Swedbank Visa Business kuma jiraan.



## Verified by Visa iyo Mastercard SecureCode

Verified by Visa iyo Mastercard SecureCode waa adeeg bilaa lacag ah halkaasoo aad isku caddeynaysid lambar sir ah markaad Internetka wax ka gadaneysid.



## Kaarka elektironiga ah (e-kort)

Kaarka elektirooniga ah wuxuu ka mid yahay adeegyada Swedbank ee sida la hubo wax loogu gadan karo barta Internetka. Kaarkaaga caadiga ah baad ku xireysaa. Marnaba ma tuseysid lambarka kaaga markaad ku bixineysid kaarka elektirooniga ah.

## U dhibyar si caadi ah

Adoo isticmaalaya Verified by Visa/Mastercard SecureCode waxay u dhib yartahay in barta Internetka wax laga gato sida caadiga ah oo kale. Faraqa u dhaxeeya waxaa weeye inaad isku caddeynaysid lamar sir kuu ah, sida aad u isticmaashid kaarka iyo lambarkiisa sirta ah markaad dukaan wax ka gadanaysid. Haddii aadan helin wixii aad shabakadda ka dalbatay, alaab khalad ah kuu timaado ama alaabtu dhaawacanto haddii aad markaas kaarka Visa ku bixisay lacagtii baa lagu soo celin.

# Ka gado kuna iibi



- **Ka gado si la hubo!**

- **Ka feker**

- Marna lacagta ha hormarin marnabana alaabta ha dirin ilaa aad lacagta ka hesho **Baakedka Blocket** ama **toos u bixinta lacagta ee** Blocket.
- Marnaba akoonkaaga ha bixin markaad wax iska iibineysid. Ma ogid cidda lacagta ku shubaysa waxaana ku khasbanaan doontaa inaad lacagtaas dib-u-soo celiso.
- In cidi kuu dhiibto lambarka qofeed ama akoon lambarka kaa ilaalin mayso in lagu siro.
- Dalbo rasiidkii orijinaalka ahaa ee alaabta aad gadanayso.
- Saxiix heshiis

- **Baakedka Blocket**

- Baakedka Blocket waa adeeg aad u cusub oo isku keensaday in Sweden oo dhan laguugu keeno iyo lacagbixin la hubo. Adigoo iibiye ah waxaad si lahubo u direysaa alaabta bilaa khatar, markaad gate tahayna si lahubo ayaad iskaga eegaysaa alaabta intaadan dirin lacagta.
- Ibiyuhu wuxuu qaadis ka dalbanayaa DB Schenker Privpak. Iibsaduhu wuxuu bixinayaa lacagta markuu baakedka soo qaato markaasna wuxuu haystaa saacadood inuu ogolaado alaabta.
- Qiimo laga bilaabo 99 karoon.

# Ku gado kuna iibi



- **Baakedka Blocket – sidan buu u shaqeyaa!**



1. Markii qofka gadanaya iyo kan iibinaya ay heshiyaan ayuu iibiyuhu macluumaadkiis iyo kan gadtay macluumaadkiisa ku qorayaa warqadda dalbashada.



2. Markii dalbashadu dhammaystiranto ayuu kan wax gadanaya helayaa e-mail, halkaas oo uu iska eegayo waxa ku qoran iyo inuu ogalaadu shuruudaha.



3. Iibiyuhu wuxuu helaa e-mail wata link(daaqad u furmaysa) si uu u baxsho lacagta geynta iyo si uu u soo saaro xaashidii baakedka la socotay.



4. Iibiyuhu wuxuu aadayaa DB Schenker Privpak-ka ugu dhow, wuxuuna u dhiibi baakeed warqadda la socota.



5. Kii gadtay wuxuu ka soo qaadanaayaa baakeedkiisa Blocket, wuxuuna ku bixinayaa lacagta wakiilka DB Schenker Privpak.



6. Hadduu gadtuhu fursad u helayaa inuu si tartiib iyo degenaansho ku dheehantahay iskaga fiiriyo. Hadduusan rabin waa inuu 24 saacadood dhexdooda ku celiyaa baakeedka, lacagtiina dib buu u helayaa.

# Ku gado kana iibso



- **Toos u bixinta lacagty – sidaan bay u shaqaysaa!**

## Amninimo iyo dhibyari

- Adeegsiga toos u bixinta lacagta waa mid si amninimo iyo dhibyar uu iibsadahu lacagta ku siinayo kii iska gadayey toos xayeysiinta Blocket.se. Haddii aadan alaabta helin, Blocket .se ayaa lacagtaada kuu soo celin.
- Toos u bixinta lacagtu waxay ku xiran tahayin iibiyaha iyo gadahu laaqoonsado – iyadoo loo marayo Internetka bangiyadooda. Markaas ayey alaab iyo lacagba badalanayaan milkiile si la hubo. Marka iibiyuhu aqbalo lacag-bixinta ayaa lacagtaas waxaa lagu shubayaa akoonkiisa. Swedbanka, SEB iyo Handelsbanken waxay lacagta gubniyaan isla markiiba. Nordea iyo bangiyada kale waxay gudbinayaan maalinta ku xigta ee ah maalin bangi(maalin shaqo). Toos u bixinta lacagtu waa adeeg la hubo oo barta Internetka ka jira ahna wada-shaqayn u dhaxaysa Blocket iyo Trustly.

## Sidaan bay u shaqaysaa

- Gadehu wuxuu la xiriirayaa iibiyaha, wuxuuna kala heshiinayaa qiimaha iyo sida loogu keenayo.
- Markii la heshiyo ayuu gadehu taabanaya badhanka toos-u-bixinta lacagta ee xayeysiinta ka muuqata, kuna qorayaa macluumaadkiisa bixinayaana lacagta.
- E-mail baa u soo dhacaya iibiyaha. E-mail-ka waxaa ku jira warbixin ah inaad adigu alaabta lacagteeda bixisay. Iibiyuhu wuxuu galayaa blocket.se wuxuuna taabanayaa badhan toos-u-bixinta lacagta ee bogga koowaadka xaggaiisa hoose ka muuqda. Iibiyuhu wuxuu(waxay) ku buuxinayaa lambarka ganacsiga ee email-kii kii gadtay soo diray ku qoran. Iibiyuhu markaa wuu aqbali karaa ama waa diidi karaa iibkaas.
- Haddii iibiyuhu uu aqbalo markaa waa inuu doortaa akoonka lacagta loogu soo shubayo. Isla markaasbaa la hubinayaa heybta iibiyaha iyadoo loo marayo barta Internetka ee bangigiisa. Markii saas la sameeyo ayey lacagtu ku dhacaysaa akoonka iibiyaha.
- Iibiyuhu hadda ayuu keenayaa alaabtii sidii lagu heshiiyey.



# Waxyaalo lagaa rabo inaad ka fekertid markaad barta Interentka waxka iibsanaysid kuna bixinaysid lacag

- Ka iibso saytyo aad taqaanid ama tijaabi innad baarto(kontroosho) iney yihiin dad aan wax khiyaanayn intadan macluumaadkaaga siin.
- Ogow oo qor lambarka teleefanka iyo e-mail-ka si aad haddaad rabto wax u weydiiso. Sayt(bog) aan lahayn meel lagala soo xiriiro waa calaamad digniineed.
- Shirkaddii kuu soo bandhigta hal hab oo wax lagu baxsho, wey u qalantaa in si dheeraad ah loo baaro intaadan wax ka gadan. Internet wax ka iibiye run ah wuxuu ku siinayaa siyaabo kala duwan oo aad lacagta ku bixin kartid.
- Qoro wax kasta oo aad barta Internet-ka aad ka iibsatid, iyo bogga ciwaankiisa(adress-ka barta Internet-ka).
- Kaydso warqaddii e-mail-ka ee aad ku dalbatay.
- Akri shuruudaha keenitaanka iyo celinta (alaabta) ee uu leeyahay bogga Internet-ka ee dukaanku.



Vart som helst. När som helst.

**600 oo ah wakiillo alaabeed**



- **Horumarinta bixinta(lacagta)**
- Bussgods wuxuu leeyahay adeega la yiraahdo Horumarinta bixinta lacagta(efterkrav) oo loogu talagalay in qaabilo(qofka alaabta dalbaday) bixiyo lacagta intuusan alaabta ka qaadan Bussgods.
- **Sidaan bay u shaqaysaa!**
- Kan gadaya iyo kan iibinaya waxay ku heshiinayaan meesha alaabta loo dirayo iyo cida bixinaysa lacagta dirida.
- libiyuhu wuxuu buuxinayaa warqad uu hayo wakiilka alaabta, wuxuuna u dhiibayaa baakeed si fiican loo habeeyey.
- Diridda
- Qofkii gadtay waxay alaabtu ugu imaanaysaa magaaladii loogu soo direy.
- Bussgods ayaa habaynaysa(qabanaysa) in lacagta lagu shubo akoonka uu sheegtay iibiyuhu (waxay qaadabaysa qiyaastii 10 maalmood kadib markii kii gadtay soo qaatay alaabtii).
- **Ka feker si kastaba ha ahaatee!**
- Inaad qaadana waa inaad lacagta boostada ku bixisaa, sida ka muuqata qiimaha go'an ee kharashka keenidda alaabta.
- Alaabtii aan la qaadan, waxay dib ugu noqonaysaa 14, kadib markii lala xiriiray ciddii soo dirtay.
- Diritaanada lacagta lagu bixinayo boosta, alama ogola in la furo iyadoon lacagta la bixin marka hore.
- Mid uu guddoomuhu lacagteedii baxshay, qaatayna lacagteedii soo celinmayso Bussgods haddii uu guddoomuhu uusan ku qancin alaabta.
- Haddii aysan alaabtu u qalmin rabitaankii guddoomaha, taaso waa mid u dhaxaysa soo dire iyo guddoome. Haddii ay dhacdo in alaabta dib loo celiyo waa qaadid cusub.
- Bussgods masuul kama aha in tusmadu tahay wuxuu soo diruhu ballanqaaday.
- Haddii wax dhaawac ah dhaco waxaa loola dhaqmayaa sida qaaditaannada kale. Alaab-caymis buuxa ayaa la geli karaa.

# In qaddimid wax lagu gato

**Qaddimidda waxaa lagu hubsan kara in warqad ama baakeed lacagtii la bixiyo intaan la qaadan.**



Qaddimiddu waa adeeg lagu daray oo loo isticmaali kara labadaba markii la dirayo warqad ama baakeed. Markii uu guddoomuhu bixiyo lacagta waxay ku dhacaysaa akoonkii ama boosta-jiiradii la sheegay.

## **Sidaan bay u dhacdaa**

- Baakeedee alaabta si aysan waxa ku jira u dhaawacmin.
- Sheeg guddoomaha iyo soo diraha magacooda iyo ciwaankooda.
- Soo saar nuqullada qaaditaanka, kuna qor macluumaadka qaddimtaanka. Taas waxaa si dhibyar loogu samayn karaa habka boostada ee Pacsoft Online\* ama iyadoo loo marayo toos u dirid(Skicka direkt).
- Dalbo qaaditaan ama u gee meesha kuugu dhaw ee la geeyo.
- Waa muhiim inaad rasiidka(kvitto) kaydساتid.

\* Pacsoft online markii la adeegsado waxay kuu soo bandhigaysaa in farriin lagu soo diro(sms). Halkaan waxaa lagu soo bandhigayaa warbixin iyo aaladda raadinta oo kuu dhibyareynaysa inaad si fudud ula socotid , gacan-ku-haynta wixii la diray.

# Raadraac

- <http://www.icakuriren.se/Test-Rad/Konsument/e-handel/>
- <http://www.swedbank.se/privat/kort-och-betalningar/kort/saker-handel-med-kort/handla-sakrare-pa-internet/index.htm>
- <http://www.ungkonsument.se/Nathandel/Handla-sakert-pa-natet-/>
- <https://www.paypal.com/se/cgi-bin/webscr?cmd=xpt/Marketing/general/NewConsumerBuy-outside>
- <http://www.nordea.se/privat/vardagstj%C3%A4nster/kort/handla+med+kort+p%C3%A5+internet/1130192.html>
- [http://www.visa.se/se/visa\\_varje\\_dag/handla\\_via\\_internet.aspx](http://www.visa.se/se/visa_varje_dag/handla_via_internet.aspx)
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- <http://www.econsumer.gov/english/members/overview.shtm>