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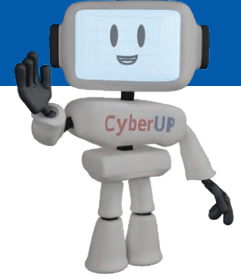
Shopping Online

'Make your home a haven for online safety'

When shopping, you should always hold on tightly to your handbag or purse and watch out for others watching you. The same is true when you do online shopping.

Being a safe and secure shopper starts with being alert, taking security precautions, and not being misguided by false advertisements.

Online shopping tips

- **Think before you click:** Refrain from clicking on links in advertisements appearing randomly on sites you visit. Rather go directly to the company's website to verify that the offer is legitimate.
- **Do your homework:** Fraudsters often set up fake e-commerce sites. Before making a purchase, read reviews to find out what others say about the merchant. In addition, look for a physical location and any customer service information.
- **Consider your payment options:** Using a credit card is safer than paying by EFT since there are more consumer protections in place for credit cards should something go awry. Alternatively, you can use a third-party payment service instead of your credit card.
- **Watch what you give away:** Be alert to the kinds of information requested to complete your transaction. If the merchant requests more data than you feel comfortable sharing, cancel the transaction. You only need to fill in the required fields at checkout, and you should not save your payment information in your profile. If the account autosaves it, delete the stored payment details after completing the purchase.
- **Keep tabs on your bank and credit card statements:** Continuously check your accounts for unauthorised activity. Set up alerts to receive an email or text message with the transaction details if your credit card is used.

Basic safety and security tips

- **Keep a clean machine:** Keep all your Internet-connected devices—PCs, smartphones and tablets—free from malware by running only the most current versions of software.
- **Lock down your login:** Create long and unique passphrases for all accounts and use multi-factor authentication (MFA) wherever possible. MFA requires additional information like biometrics or a one-time pin.
- **Use secure Wi-Fi:** Using public Wi-Fi to shop online while at your favourite coffee shop is very convenient but not cyber-safe. Don't make purchases via public Wi-Fi; instead, use a virtual private network (VPN) or your phone's mobile data.

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Stop. Think. Use your common sense.