

How to Protect Yourself from Identity Fraud and Cyber Theft

Tech has certainly made it easy to do several things, and that has come with its fair share of downsides too. One of the downsides that comes with it is identity fraud and cyber theft.

The good thing is that you can protect yourself against these possibilities. Your info is much more exposed today as most of the services you get are online-based. So, how can you protect your identity even as you continue to do most of your shopping and other services online?

Here are some of the ways that you can protect yourself from identity fraud and cyber theft. But, first, you also get to find out what identity theft is below.

Picture 1 of How to Protect Yourself from Identity Fraud and Cyber Theft

What Identity Theft Is

Identity fraud and identity theft are the same things – this is when someone uses your info to take on your identity. Information that can be used for identity fraud is a driver's license number, credit card number, social security number, and any other form of ID.

After identity fraud has happened, the person then uses your identity to commit crimes and fraud. And this can leave you facing the consequences, especially if you don't report to the relevant authorities. You don't only need fraud alerts to keep your identity safe. You need to take the right measures to protect your identity.

Protect Yourself from Identity Fraud

There are several ideas that you can use to protect your identity. It doesn't mean that you will be completely safe, but it lowers the risk of fraud. Follow the tips below to ensure you reduce the chances of becoming a victim of identity fraud.

Protect Your SSN

It would help if you did all you could to protect your social security number. One of the effective ways you can protect it is by never carrying your Social Security card. You also need to avoid carrying all cards that show your Social Security Number.

Protect Your Computer and Smartphone

Most of the identity theft has been paired with cyber theft too. Like millions of others in the world, most of your info is on your phone or computer. You need to protect your identity on these devices with robust security features – up-to-date.

You also need to ensure that your operating system updates are installed as soon as they are available. If not, your device is infected with a virus; your info will be susceptible to criminal activities.

Use Strong Password

Several people tend to use their info when it comes to selecting passwords. This can be a criminals' dream when they have access to your devices or cards. Also, using the same password everywhere else is a dangerous move.

Treat Your Trash Carefully

Never throw any paper that has your info in the trash bin. You need to shred or burn those papers so that no one has access to your information.

Careful Giving Out Personal Info

It would help if you were very careful on who you give your information to or where you share your info. This applies regardless of whether you share the info online or offline. For example, some phishing agencies will try to get your info and use them for fraud.

Check Your Credit Report

Make it a habit to check your credit report at least once annually. This will ensure that you check out any changes that may have occurred – changes in address, etc. You will also find out if there are any fraudulent charges that you are incurring.

Make Purchases through Reputable Sites

Most of the purchases that you make today are made online. You need to ensure that your info is protected while you buy from any website. Only purchase from reputable companies after you have done your homework on the site.

Learn to Spot Scams

A lot of information used for fraudulent activities, especially online, is unknowingly given out by the owners. It would help if you spotted a scam from a distance to don't fall victim to these crimes.

Ask questions

Before handing over any of your info, you need to ask a couple of questions. Find out how the info you give out will be used and if your information will be shared with any third party. Also, ensure you find out how the info you give out will be protected.

Protect Your Postal Bill

Your mail can carry some of your info as credit card companies can send some info there. You need to ensure that you retrieve your mail promptly. You also have to ensure that you discontinue delivery whenever you are on a trip

It would help if you never let the chance present itself for criminals to access your mail and access your information.

Stop Pre-approved Credit Offers

Identity thieves use pre-approved credit card offers to steal your identity. You need to ensure that you have removed your name from the credit card marketing list.

Download software from trusted sites

Only download any software from sites you know and can trust. Also, ensure that you have read the terms and conditions before you purchase. It ensures you know if your info will be shared with other parties or not.

Picture 2 of How to Protect Yourself from Identity Fraud and Cyber Theft

How Identity Theft Happens

The most common type of fraud that happens today is through phishing sites where you expose your info. There are the old fashion ways that still occur. One of them is by stealing your mail – your family members can perform this.

It may also happen when someone steals your wallet or your purse. There are also cases when the waiter makes a copy of your credit card while processing your payment. Online modes include hacks into your devices or mails.

If you share your password with other people, this can also expose you to fraud. There are some cases when a hack happens in a government facility, hospital, or learning institution.

In these cases, you have no control, and your info can easily be used for fraudulent activities. You can get identity theft insurance when your identity has been stolen. The insurance can help you with the expenses while you try to recover your identity.

Your identity is one of the assets you need to protect at all costs. If you lose it, it can bring some unintentional consequences. Here are a few ways you can use to protect yourself from ID fraud and cyber theft.

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