

How to Stay Safe While Shopping and Paying Online

Due to convenience (and, in part, the ongoing pandemic), online shopping has become the go-to way of purchasing various kinds of goods and services.

But if you're not careful, you could get caught in one of the pitfalls of scams that prey on the unsuspecting. And with the rise of cybercrime, you must realize that ignorance is no longer something you can afford.

Today, we will go over what you can do to stay safe and outline some of the threats you could be facing.

Picture 1 of How to Stay Safe While Shopping and Paying Online

1. Stick To Trusted Merchants

When shopping online, it's a good idea to stick to trusted brands such as Amazon, Walmart, and similar. The reason being is that, at the end of the checkout process, you're going to need to enter sensitive personal information such as your address and credit card number.

With big industry players, you know they're going to protect it with care, whereas you might not have the same level of confidence entrusting it to someone else. But if you must, be on the lookout for the HTTPS protocol as indicated by a grey lock symbol in your browser's URL bar.

2. Keep Your Browser Up To Date

As software bugs get discovered, developers push patches onto their user base to keep them safe from cyber threats. But even though updating is as convenient as clicking a button and waiting a few seconds for the process to finish, many decide to put it off for prolonged periods of time. This could potentially come at a great cost, and you're making yourself a sitting duck for hacking attempts by not keeping your browser up to date. The same goes for your other software and operating system. Therefore, don't delay the updates.

3. Not All Networks Are Secure

Have you ever fantasized about sipping on your favorite cup of latte in a coffee shop while doing some online shopping? Browsing, in and of itself, is fine. However, you're going to need to pull out that credit card and enter some personal information to finish the checkout process, and that's where it can get risky.

You see, without an industry-grade VPN software, you could have your sensitive information stolen if someone is snooping on the network. Given that it's convenient, don't jump to conclusions and think it's secure – such an assumption could cost you dearly.

4. Use Complex Passwords

You should design your passwords to be long and complex. The best practice is to include capital letters, numbers, and special symbols, all while avoiding any sort of predictability. This is especially true if you're storing sensitive information in your account. If you lack the imagination necessary to do it yourself, you can utilize the power of a password generator and generate optimal passwords in one click. You can then use a password manager to store them, thus lifting a heavy burden on your memory.

5. Mind What You Share

An online merchant might ask for your physical address – after all, they need to ship the goods somewhere. But if you are also asked for your birthday or social security number, be on your toes and think twice about sharing.

After all, if this kind of information gets into the wrong hands, you could have several issues down the road or even become a victim of identity theft. Even if the merchant's website itself is reputable, think of what could happen to this data if it ever gets breached.

6. Keep Your Device Safe

If your device is infected with malware, none of the above will save you, and you may find yourself at the mercy of hackers before you know it. Therefore, familiarize yourself with antivirus software and run it regularly. But don't think that having an antivirus suite installed is enough on its own – it's not.

It's your job to keep ahead of the hackers by familiarizing yourself with common pitfalls online, one of which is phishing. In other words, don't click on a link that someone sends you through email or other messaging platforms, as it may take you to dubious websites designed for harvesting your personal information. The same goes for files – exercise caution when about to open one you downloaded from sources you don't recognize.

Conclusion

In general, you shouldn't fret about shopping online as it's usually considered to be safe. However, don't take your safety for granted; it's important to take additional steps to protect it.

You finished reading the article "**How to Stay Safe While Shopping and Paying Online**" edited by the [TipsMake](#) team. We hope this article has provided you with many useful tech tips and tricks. You can search for similar articles on tips and guides. Thank you for reading and for following us regularly.