

# What security measures should be used when paying bills online?

Paying bills online is a convenient way for you to stay in compliance with your obligations to service providers. However, this option comes with some payment security risks. Here's how to minimize them and stay as safe as possible when paying online.

What bill payment options does your bank or card provider offer?

Many banks and credit card providers offer free online bill payments, allowing you to join a secure payment system and enjoy the convenience of setting up recurring transactions.

Some providers offer specific guarantees if they go wrong. As you learn more about services through your bank or card issuer, find details about what the provider does to ensure security. Such measures typically include encryption of information and a promise not to sell it to third parties – imperative for your privacy and security.

Banks and card providers need to protect their reputation and strengthen customer trust. Taking security precautions and following best practices will help ensure that.

## How 3D Secure works

Picture 1 of What security measures should be used when paying bills online?

3D Secure (3DS) is one of the most widely used security protocols to prevent fraudulent online transactions. It works similar to the two-factor authentication options available on most social networking sites.

After you enter your payment details, a pop-up window will appear and redirect you to the second page. You then provide additional information confirming you are the card owner. Those steps make electronic payments more secure. However, they are not perfect.

Cybercriminals try to circumvent such measures by creating versions that look like 3DS content seen by online bill payers or by making fraudulent calls to victims' phones.

When you shop at a site with 3DS technology in the background, pay attention to every screen and every step. Notice how you interact with them. Becoming familiar with the process makes it easier to spot unusual incidents and potential scams.

## Use your credit card when possible

Using your credit card is one of the safest methods to pay bills online, as long as you're using reputable and trustworthy websites. These companies make significant technology investments to detect and prevent fraud. In 2018, Technology Partners made it possible to identify fraudulent transactions in as little as 20 seconds, whereas before it took several hours.

Another security measure regarding card payments is your monthly statement. Those constant statistics make it easy to check if the exact amount is withdrawn from your account at the requested time. Plus, they provide you with accessible reference points when disputing a transaction. You can quickly retrieve details such as the amount, invoice number, transaction date and company paid.

Many credit card providers offer virtual cards. They are more secure than physical cards due to limitations associated with usage - they usually only work for a day or even a transaction. It's easy to see how this enhances security even as hackers orchestrate a massive data theft at a card company.

However, using a different number of virtual cards for each monthly payment becomes a hassle. That's why it's best to prioritize using them for one-time bills.

## **Verify before authorizing payment**

Picture 2 of What security measures should be used when paying bills online?

One of the ongoing payment security risks includes scammers sending messages about past due invoices or upcoming payments. An example in many countries involved recipients receiving a thank-you email for renewing their subscription to a technical support service that they did not purchase. The messages even include fake invoice numbers or convincing-looking attachments. They also include a phone number to cancel service. However, you should just ignore and delete these messages.

Scammers expect confused or panicked recipients to call the number, then provide personal information to try to avoid being charged for a service they never purchased. In many legitimate transactions, a [payment authorization](#) step comes first, where a payment is only approved or verified before any actual transfer is completed. Scammers take advantage of the confusion around such processes, making their messages appear more believable.

If you receive an email asking you to make an unscheduled payment, check with the company through other means first. Avoid relying on the contact details provided in the message, as these may be part of the scam. There are many ways to spot phishing emails, so staying alert helps.

Remember that scammers often try to create urgency. They may use strong or threatening language, mentioning collection agencies or overdue accounts. If you come across such messages, stay calm and reach out to the company directly using official contact details to verify the situation.

## **Pay bills at home to reduce security risks**

Many people think that the benefit of online bill payment is that it allows transactions to be done away from home. That is technically true. However, traveling also exposes you to many risks that can affect network security

You can accidentally connect to an unsecured public WiFi network, or even a network set up by a cybercriminal that mimics a real connection point. It's also easy for someone to peek behind when you enter your credit or debit card number into a secure payment system.

These are some of the many reasons why your safest option is to process all your bill payments at home before you set off on your trip.

Check to see if service providers have an automatic payment option if you're on the go. In cases where this option is available, you can authorize the company to deduct the payment from your bank account or charge your credit card by a certain date.

You can also use a VPN to encrypt your data in transit, although you still need to be aware of anyone trying to peek as you make a transaction.

Obviously, you cannot eliminate all the risks associated with paying bills online. However, it is important to proactively mitigate threats. This helps ensure that paying bills online remains convenient and low-risk.

You finished reading the article "**What security measures should be used when paying bills 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.