

Making online, contactless &  
mobile phone payments

# General Rules (you all know these!)

- Keep **ALL** software updated for latest A/V
- Maintain robust passwords
- Keep alert to user input errors – “computer didn’t do what I told it to do” (Oh yes it did!!)  
– *most common faults are self inflicted!!*
- Only give personal/financial details if **YOU** have initiated the conversation – if unsure, always hang up and check by other means

# Online shopping payments

- Try to use reputable retailers or do 'due diligence' via Google search etc
- Make sure retailer website is secure eg https or **padlock icon** visible (Google now alerts if not secure)
- Pay using reputable, protected method eg VISA, MASTERCARD, PAYPAL (but not PayPal Friends), WORLPAY etc.
- Only create a personal account if absolutely necessary (make the purchase as guest)

# Payment by Debit vs Credit cards?

- Use **Credit** cards in preference to Debit cards –
  - Credit cards covered by broader guarantees;
  - Debit card is linked directly to your bank account (and what it contains!)
- **Visa** (Chargeback) and **MasterCard** (SecureCode) schemes automatically give additional protection

# Additional Safeguards ....

- When finished on a website *in which you have entered personal details* – **log out** don't just close the browser.
- Strong Customer Authentication (SCA) and Two Factor Authentication are now appearing (a one time code is sent to you phone or you get asked supplementary questions) – keep mobile phone and password book to hand!!

# Additional Safeguards ....

- Whenever possible only use **home** internet, not internet café, shopping mall or hotspot.
- Open a second bank account with limited funds and withdrawal limits, only for online payments
- Regularly check your bank statement (see next mobile phone slide)
- **Never** agree to other payment method eg direct transfer, wired money etc (Cash on pickup is ok eg on Facebook Market place)

# Use your Mobile Phone – its easier and safer than you might think....

- All major banks now have an **encrypted, secure** phone App to connect directly to your bank account (look in your phone's App store)
- You can have **secure, instant** banking access to your account to check payments, refunds etc
- **Make contactless payments at the till** – these are even more secure than a contactless card (look in your phone's App store for Apps such as BarclaysPay, ApplePay, GooglePay)

# Using your Mobile Phone -

- Rem... you need your phone and the banking App open in order to use contactless facility!!
- So...Remember to set your phone's lock screen timer and have your phone's lock screen set for PIN, password or fingerprint protection.
- and lastly..... For more information, go to [getsafeonline.org/shopping-banking](https://getsafeonline.org/shopping-banking) for in-depth advice on all forms of internet safety.