Be 'ALERT' this Black Friday and Cyber Monday

By Anna Collard   27 Nov 2019

Whether you're taking advantage of Black Friday, Cyber Monday sales or your holiday planning, one can't deny the increasing appeal to shop from the comfort of your own home and avoid the manic malls at this time of year. However, as convenient as it may be, there are still a few security concerns when it comes to online shopping.

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Before clicking check out, you need to check if you're being 'ALERT':

A: Activate two-factor authentication on all banking transactions. This means that you need to input a one-time password which is sent by your bank (via SMS or email) to confirm the transaction. It adds a level of confidence in case someone tries to make a purchase with your card details because they would also have to have access to your mobile phone or email account.

L: Look for signs that the site you are shopping on is secure. Before you type your card details into a website, lookout for a small padlock symbol in the address bar (or elsewhere in your browser window) and a web address beginning with https:// (the s stands for 'secure').

E: Enter a web address yourself and don't access it through links. Links in email messages, text, instant messages and pop-up ads can take you to websites that look legitimate but are not. Type in the address yourself to be sure.

R: Review all transactions, check your statements and SMS notifications to ensure that all debits from your account are familiar. Use credit cards, not debit cards for online shopping. Credit cards offer better fraud prevention and consumer protection.

T: Treat your details with care. Don't save your card details on your computer or in your browser. Be selective as to where you input your details, avoid shared devices and always make sure your security software is up to date.

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