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Page: 8



NLINE fraud prevention is a shared responsibility between shoppers who can recognise signs of scams and e-commerce platforms that need robust security solutions.

Whether you're shopping for gifts or selling products online, there are some common types of fraud you can look out for. Let's start with what you can do as an average buyer when shopping online.

While shopping online, you're most vulnerable to versatile phishing scams. They trick victims into revealing sensitive data such as addresses, banking information, and physical addresses.

Infected links can be placed in phishing emails or SMS messages. People open them if they think they're legitimate deals from trusted online shops or delivery confirmations.

For example, you might get fraudulent promotional emails that imitate well-known webshops asking you to click on a link to a spoofed site designed to steal your data.

Then, there are fraudulent websites that don't target you specifically. Bad actors can set up seemingly legitimate websites and wait for the shoppers to visit them. They're made to steal your data or trick you into revealing your sensitive information.

As a consumer, 50 per cent of the online fraud prevention you can do on your end is recognising such sites.

Some signs that a website might be a scam are that it:

- Sells everything and anything
- Features poor spelling and grammar
- Existed since yesterday
- Offers deals that are too good to be true (e.g. significantly lower prices compared to other merchants)
- Has only 5 stars and overly enthusiastic product reviews

Also, avoid clicking on the first sponsored website that comes up in a Google search engine search. Cybercriminals can buy that place and use it to promote a spoofed version of the website buyers trust.

After you open such a phishing site, it can either install a malicious programme on your device or a hacker will steal your personal data if you complete the purchase/log into the site.

There are resources where you can confirm that the website you plan to use for online shopping is legitimate. If you suspect that the site might not be trustworthy, do a quick Google search to see if it's a scam.

