



ONLINE fraud is growing in prevalence and sophistication. To prevent yourself from falling victim to Internet scams, Wise Malaysia's country manager, Lim Paik Wan, says nothing should go unnoticed and always scrutinise unknown websites.

ALWAYS VERIFY SITES
It is hard to distinguish between fraudulent and credible websites, even by a trained eye.
"This is especially true when shoppers buy under pressure in flash sales, as we are often acting under impulse and are less likely to question what seems like minor details," says Lim.
To ensure safety, she says everyone should check websites' Uniform Resource Locator (URL), or in layman's terms, the web address.

"Make sure it is a Hypertext Transfer Protocol Secure, or HTTPS. Always make sure the URL is displayed with a closed padlock icon in the address window when you're about to make a transaction.
"Also, verify contact details, make sure they are real by looking up their phone number in a reverse phone lookup directory to identify location and ascertain the name, email address and number of the owner, and compare the information.
"Also, do an extra check if the deal seems too good to be true, especially if it's a popular item that is priced way below market average," says Lim, adding that it is always better to go to an e-tailer's website rather than by clicking an email or social media link.



Scrutinise unknown websites to stay safe online



No matter how dire it sounds, don't feel pressured to transfer money. IMAGE BY JCOMP — FREEPIK.COM
INSET: Wise Malaysia country manager Lim Paik Wan.

SPOT SMALLER, SUSPICIOUS TRANSACTIONS
It is becoming common for scammers to make small insignificant purchases with stolen payment information.
Lim advises users to regularly check transaction statements for signs of unusual activity.
"Don't skim past small transactions as scammers are making more efforts to be discreet. Hence, even the

smaller transactions should be investigated," says Lim.
PRACTISE INTERNET SAFETY
"Don't transfer money to new people without doing research on them," cautions Lim.
She also says never give your details to unsolicited callers or reply to suspicious emails you were not expecting.

"If you get a call from someone claiming to be a relative or an organisation, contact them separately to confirm."
Always remember, fraudsters will try to fool people into thinking that their friends and relatives are asking for money for an urgent matter.
"Don't feel pressured to make any payment, no matter how dire it sounds like." zarinaothman@nst.com.my

