

# Stay cyber smart

Covid-19 has shone a light on the need for South Africans to embrace the Fourth Industrial Revolution at a much faster rate. It has not only prompted businesses to offer comprehensive e-commerce services, but has also forced consumers to rely on digital platforms for entertainment, shopping and bookings.



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According to Rioma Cominelli, a director at First Loyalty Plus, every crisis presents both opportunity and risk.

“While more businesses are transitioning to offer their services online, cybercrime has unfortunately increased along with it.” In fact, the UN reported a 350% increase in phishing websites in the first quarter of 2020.

Now, more than ever it seems that consumers need to be cautious when purchasing and booking online.

Here are 5 easy-to-follow online safety practices:

## 1. Think before you click

These days, criminals have access to consumers' cellphone numbers and email addresses. They use these details to send messages with links that give them access to your information. These messages often look legitimate, so before you click on anything, check the source of the message. When in doubt, trust your instinct and verify the source. Also, never reply to emails that ask you to verify your personal information or confirm your user ID and password.

## 2. Buy from secure payment platforms

Before making a payment online, pay attention to the web address and ensure that it is authentic. Authentic websites usually have a closed lock icon next to them which means that they are secure and won't share your personal information with third-parties. And, while you are at it, avoid conducting financial or corporate transactions on public Hot Spots, as they are often vulnerable.

### **3. Read the reviews**

Reviews are a great way to assess whether a business is legitimate or not. Furthermore, knowing that you are buying from a provider who is good to their customers will give you some relief. A business will highlight their offers and only tell you what they want you to know, but a customer will give you a first-hand account of their experience.

### **4. Change your passwords regularly**

Not only do you need to change your password regularly, but you need to use a strong password. Your password should be long and contain a combination of letters, symbols and numbers. Also, avoid generic passwords, create a password that someone will not easily guess.

### **5. Don't save your personal information**

Although it is convenient to save your password and banking information on your web browser or in your phone, do not do it, regardless of whether you're using your phone or laptop. What would happen if you were to lose these items? It only takes a few moments for someone to go through the two-step authentication process and access your information, especially if they have your phone and laptop.

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