

# Safer Online Shopping and Payments

Protect money during shopping, banking, delivery messages, and online payments.

<b>Audience</b>	Families who shop, bank, or pay bills online.
<b>Purpose</b>	Reduce fraud from fake stores, payment pressure, and delivery scams.
<b>Best use</b>	Use before holiday shopping, marketplace purchases, or online bill payments.

## Common tricks

<input type="checkbox"/>	Fake stores that look professional.
<input type="checkbox"/>	Delivery texts asking for a small fee.
<input type="checkbox"/>	Sellers who want to leave the platform.
<input type="checkbox"/>	Pressure to pay with gift cards, wire transfer, or crypto.
<input type="checkbox"/>	Refund calls that ask for remote computer access.

## Safer actions

<input type="checkbox"/>	Type the store address yourself.
<input type="checkbox"/>	Use credit cards or trusted payment platforms when possible.
<input type="checkbox"/>	Turn on purchase alerts.
<input type="checkbox"/>	Check return policies and contact details.
<input type="checkbox"/>	Do not pay outside the platform for marketplace purchases.

*Keep this guide near the device or account it protects. Small habits make a real difference when they are repeated.*