

# How to Protect Your Money and Accounts Online

Being able to bank or shop online is a great convenience, but you want to be sure you're protecting yourself before you hit "send." If the wrong people access your accounts, you might find yourself with a lot less money than you thought. Here are six steps you can take to help make sure that doesn't happen.

## 1. Do your online shopping/banking from home

You've probably taken steps to secure your home network, so it makes sense to do most of your online activity there. Public computers are convenient, but be careful about entering passwords and sensitive account information when using these machines. Many will keep your login data in the web browser history, so after you leave, the next person who uses the computer might be able to see what you typed and access your account.

If you're on your own laptop or mobile device but using public Wi-Fi to access the Internet, you could run into similar issues. You can't be sure the network you're on is secure, and if it's not, a lurking hacker could see any information you send. When you use public Wi-Fi, consider updating the settings on your device to make sure you don't automatically join networks you won't use regularly.

If you have to shop or bank online while away from home, consider [using a virtual private network, or VPN](#), service to protect your account information.

## 2. Install antivirus software

Many antivirus companies will send security patches to your computer automatically, so you don't have to be a tech genius to get the most up-to-date protection. In addition to installing an antivirus program, it's a good idea to check your operating system, web browser and mobile devices to make sure they also have the latest software updates.

## 3. Be smart with account passwords

[Strong passwords](#) include both uppercase and lowercase letters, numbers and symbols, and they can't easily be guessed. Security experts recommend that you change your passwords at least every few months. Don't use the same password for multiple accounts, especially your online banking accounts.

## 4. Don't skimp on mobile security

Sometimes you may need to shop or bank online while you're on the go. When using smartphones, tablets and laptops, you can help protect your accounts by adding a

password to lock your device screen. Also, install a “find your phone” tool to help locate your device if it's misplaced. Many such tools give you the ability to disable your device remotely, in case it can't be recovered.

### **5. Remember, 'secure' starts with an 's'**

Before sending over account numbers or other sensitive information, check to see whether your browser address bar begins with “https” instead of “http”. The extra “s” literally stands for “secure,” because the page is encrypted. In addition to checking for the “s,” you can also look to see whether the webpage has a seal from such organizations as the Better Business Bureau, Truste or VeriSign, which means the site is more likely to be trustworthy.

### **6. Shop with a credit card, not a debit card**

With a credit card, you'll generally have [better consumer protection](#). If someone makes unauthorized charges, you're only responsible for up to \$50.

But with a debit card, your maximum liability is capped at \$50 only if you report the card's loss or theft within two business days after learning of it. After two days, you could be out \$500 if you report a loss or theft within 60 days of getting your account statement — and beyond 60 days, you could lose all the money in your account, plus money taken from linked accounts.

No matter which card you have, set up automatic alerts to notify you when your card is used, and regularly check your statements for any charges you don't recognize.

When you're banking or shopping online, you don't want to leave an open door for hackers. So it's best to secure your accounts and your devices to protect your hard-earned money.