5 Easy Ways to Protect Yourself Online

Every day, it seems we hear about a new internet scam, from Nigerian princes requesting a wire transfer of $10,000 to online dating catfishing. As helpful as the internet can be, such stories are worrisome.

While the internet can sometimes seem like a jungle of a million different threats, you can take steps to protect yourself. Here are five easy, free and quick ways to safeguard yourself.

1. Enable Two-Step Authentication

Also known as multi- or two-factor authentication or login approval – two-step verification provides an extra layer of security beyond your username and password to protect against account hijacking. When using this security mechanism, you will log in using your password and then be prompted to verify your identity again. This second verification is usually done via a biometric (fingerprint or face scan), security keys or a unique one-time code through an app on your mobile device.

Many websites and companies offer two-step verification, and they make it easy to set up this second layer – usually found in the settings section of your account. Using two-step authentication can help you feel more secure, especially for sites containing your financial information.

2. Check a Site's SSL Certificate

Whenever you're shopping online and entering credit card or bank information, it's important to make sure that website is secured to protect against hackers trying to steal your info. You can find out if a website is secure by checking its SSL (Secure Sockets Layer) certification. While this process sounds complicated, it's actually one of the simplest and quickest things to do for your online security.

When on a website, check the URL. Does it start with "http://" or "https://"? If you notice an s at the end, that means your connection is encrypted and secure, so any data you enter is safely sent to the website. Not all sites have SSL certification. While they may be fine to browse, avoid sharing any financial or personal information on websites without this added layer of security.

3. Don't Save Financial Information on Shopping Sites

Even sites with SSL certification can be hacked. While there may not be a way yet to completely safeguard your data from hackers if you shop online, you can secure your financial information better by removing it altogether from shopping sites.

Many shopping sites let you save your credit card information in your online account. This setup makes it easier to make purchases in the future, as your billing and shipping addresses and credit card information are stored. However, if you can access this information, so can hackers. Rather than store your credit cards and addresses in your accounts, spend the extra minute to enter your information each time you make a purchase.

4. Be Careful Who You Trust

Catfishing has made headlines quite a few times in the last few years, and this online scam doesn't seem to be letting up anytime soon. Catfishing happens when a person sets up a fake online profile - usually on social media or dating sites – and targets people with the goal of asking for money.

Catfishers are in it for the long game and may try to strike up an online relationship for months before asking for money. The losses can be extreme, averaging more than $15,000 per victim. To avoid catfishing, don't accept friend requests from people you don't know and never send money to someone you haven't met in person. If a situation ever feels fishy, trust your gut and cut off contact with that individual.

5. Create Strong, Unique Passwords

Using the same password for every account is not safe. Often, people don't realize their account has been hacked. Make your password a sentence: A strong password is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember (for example, "I love country music."). On many sites, you can even use spaces!

Start using a few of these tips today. As you get in the habit of following security best practices, you can feel more protected online and aware of common online scams.

Source: StaySafeOnline.org by Alex Haslam