



# PHISHX

## TIPS FOR ONLINE PAYMENTS

### Instant payments

Our personal devices, such as phones, have already replaced several items in our daily lives, such as notebooks, diaries, and even computers. We are living in a moment where they will also be able to replace our wallets, making them the main way of carrying out financial transactions, such as paying for the barbecue division with friends, or making small purchases at the supermarket.

The new payment applications and services allow the direct and immediate transfer of money, without the direct need of intermediaries, such as banks or credit cards. With this facility comes potential risks to our financial security and health. Stay tuned for tips, share them, and help our digital society.



### Chose maximum security

All applications allow you to configure additional steps for your protection. Invest an initial time and enable all layers of protection like your biometrics (who you are), temporary keys like tokens (what you have) and an even stronger password (what you know).

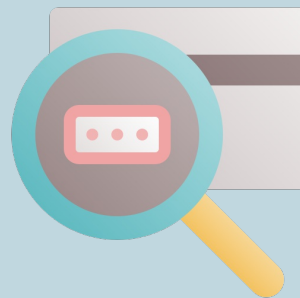
These protections will allow you to control and confirm all transactions you make.



### Stay at the forefront

Before making a transfer, and periodically like every week, make sure you have the most up-to-date version of your operating system and applications.

The new versions bring additional benefits such as improvements in services and security fixes to avoid inconvenience.



### Beware for traps

News is great to improve our day-to-day. However, this curiosity or urgency will attract many attempts at digital fraud behind enthusiasm and ease of use.

Get informed and share with your family and friends tips on how to stay safe and avoid fraud in our digital society.





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## Understand your rights and duties

Read and understand your rights and duties in the chosen application. Although it takes a lot of work to understand the contracts, this will help you exercise your rights and obligations if a financial error or fraud.



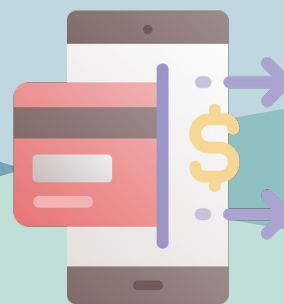
## Keep your privacy

It is never too late to remember, define your transactions as private, where only you (sender) and the other party (recipient) need to know. In addition, limit the amount of data you share, and limit the personal information you include in the corresponding message.

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### Watch out for strangers

You may have heard a lot from your family about the dangers of talking to strangers, but we must be even more careful about sending money to people or entities we do not know.



### Check before sending

Unlike the act of paying in cash, or swiping a card, where you trust or are present in the transaction, sending money by instant transfers at the beginning will be more subject to typing and registration errors, among others.

Confirm that the person and contact is really who you would like to send the money to before making the transfer. When in doubt, better check again.