

# TechTips Newsletter

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Digital payment tools offer incredible convenience, but they also introduce new security questions. Whether you are shopping online, sending money to friends, or paying with your phone, this guide separates the myths from the facts to keep your finances safe.

## Online Shopping. Security Checklist

### Why These Checks Matter

- **HTTPS.** The "S" means secure. It guarantees that the website encrypts your data in transit. Unsecured sites expose your information to interception.
- **Credit vs. Debit.** Credit card companies legally protect you against fraudulent charges. Debit cards lack this protection in most cases. Your bank account funds disappear immediately.
- **Retailers.** Major retailers invest heavily in security infrastructure. You benefit from their security investments and buyer protection policies.



Check This	What It Means	Action
Website Address	Starts with "https://" + padlock icon	Proceed only if present
Retailer Name	Major brand you recognize	Avoid unknown sellers
Payment Method	Credit card available	Use credit, not debit
Personal Info	Only name, address, card details	Never give SSN or passwords
Shipping Costs	Clearly displayed before checkout	Verify before confirming

## Online Grocery Shopping. Two Popular Options

- **Amazon Fresh.** Requires a Prime membership. Same-day delivery is available in select cities.
- **Instacart.** Hires personal shoppers to buy from local stores and deliver to you. No membership is required.

### Need Help?

Call Instacart’s dedicated first-time user helpline. 1-844-981-3433, 8 a.m. to 11 p.m. ET.

## P2P Payments. Sending Money Instantly

Peer-to-peer (P2P) apps let you send money to friends and family electronically using your phone. The major platforms encrypt your information the same way banks do.

### Key Insight

Transfers funded by your bank account are free. Fees (usually around 3%) only apply if you use a credit card.



Feature	PayPal	Venmo	Cash App
Primary Use	Online purchases & money transfer	Social money transfer between friends	Money transfer & bill payment
Fee (Credit Card)	2.9% + \$0.30	3%	3%
Buyer Protection	Yes	For online purchases only	Limited

## When to Use Each

- **PayPal.** Use for shopping online or sending money internationally. You want maximum fraud protection.
- **Venmo.** Use for quick transfers to friends and family in the U.S. You may be comfortable with the social element, though you can make payments private.
- **Cash App.** Use for bill payments, receiving direct deposits, or accessing additional features like stock trading or Bitcoin.

## Digital Wallets. Security Through Hidden Numbers

Digital wallets store digital versions of your payment cards on your phone.

### How This Protects You

- **Token Technology.** When you tap your phone, the wallet creates a one-time-use code, called a token. The merchant never sees your real card information. Hackers cannot reuse stolen tokens for future purchases.
- **Device Lock Required.** Your phone must be unlocked using your fingerprint, face recognition, or passcode before any payment processes. Theft of your phone does not automatically enable payments.

### Do More Than Pay

- **Travel.** Store airline boarding passes. Show your pass directly from your phone at security and the gate.
- **Tickets.** Add event tickets (concerts, museums, sports). No paper needed.
- **Transit.** Tap transit systems like NYC's OMNY. Replace your MetroCard with your phone.

### Practical Reality Check

- Digital wallets are not yet accepted everywhere. Check before assuming a store supports tap-to-pay.
- Your phone must stay charged. If your battery dies and your boarding pass is in your wallet, you will need a backup plan.
- Enable remote wipe on your phone in case you lose it. This erases your payment data remotely.

## Ask the Educator

Why am I getting scam emails and messages?

Scam messages are annoying. Knowing how scammers get your info helps you stay safe.

**Old Data Breaches** are one big problem. When companies are hacked, your email address or phone number can be leaked. Scammers buy this stolen info. You can check if your info was stolen by going to [haveibeenpwned.com](https://haveibeenpwned.com). Just type in your email to see if it shows up.

**Sharing Info Without Knowing It** happens all the time. Gas stations and grocery stores ask for your phone number when you sign up for rewards. Coupon sites want your email for 10% off. Online quizzes ask personal questions. Every time you share, that info can be sold to someone else.

**Data Broker Companies** collect your info from public records, websites you visit, and lists they buy. Then they sell it to marketers. Sometimes scammers buy it, too. This is legal. But you have rights. You can ask these companies to delete your info. You can do this yourself. It takes time. Or you can pay for a service to do it for you. If you use Gmail, look for "Results About You." This tool helps you find and remove your info from Google search results.

Scam messages won't disappear completely. The data ecosystem is too big. But you have more control than you think. Start with one step: check [haveibeenpwned.com](https://haveibeenpwned.com) or review what info you've shared recently. Progress beats perfection.

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### Need Tech Help?

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**Call us:** 518-272-4210

**Visit us:** [rensselaer.cce.cornell.edu](https://rensselaer.cce.cornell.edu)

**Senior Planet Hotline:** 888-713-3495

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