**Risk of Mobile payments**

As we received our "Ayuda" or help from our Government. People will quickly make sure that their home supplies are fully stock. One of the ways is by online shopping to buy your food and essentials. By accessing our mobile phones and the use of eCommerce websites like Lazada, Shopee, or Carousell you can deliver the items to your doorstep without leaving your home. You also have the option to have a mobile payment which is an advantage. But still, mobile payments are not immune to intrusions by hackers and identity thieves. Here are some of the mobile payment security risks, and steps you can take to protect yourself.

**Losing your phone is just like losing your money**

Your smartphone is a small, slippery object that provides a huge window into your personal life. It contains the names and contact information of every key acquaintance in your life, your personal photo collection, and social media apps. It also can provide access to credit and bank accounts via a mobile wallet and payment apps.

**What to do:** Most smartphones contain built-in protections that can prevent a phone thief from using your mobile wallet to rack up fraudulent charges. The best way to keep a thief out of your phone is to require two-factor authentication to unlock it – ideally, a PIN combined with a biometric method such as your fingerprint, facial recognition, or an iris scan.

**Cyberattacks can spoof your transactions**

When you add a credit or debit card to your mobile wallet, the card number is stored securely via encryption, which disguises it with a code created by an algorithm. Additionally, the major mobile wallet providers use randomly generated payment tokens to ensure your card information is not seen by merchants or even the wallet providers when you make purchases.

**What to do:** Load your cards into your mobile wallet while at home, using your own password-protected Wi-Fi network. If you need to manage your mobile wallet while away from your home, consider setting up a personal virtual private network (VPN) for your phone.

**Mobile Device Can be infected by Malware**

Cybercriminals use malware to remotely control digital devices and steal users’ passwords and other private information. Malware infection typically results from an unwitting user clicking on a sketchy ad or a phony link sent by a malicious third party. Computers are generally more vulnerable than cell phones, but mobile malware is a growing threat.

Having an Antivirus Software in your digital device can help you with Virus and Malware attacks. These programs can protect against viruses and hacking attempts. Some software like **Panda Security Antivirus** has VPN features included as a bonus.