

The 3 safest ways to pay online (Hint: Don't use your credit card)

By James Gelinas, Komando.com, November 9, 2019

The holidays are nearly upon us, and online shopping season is in full swing. But wherever there's online shopping, there are also scams afoot.

To keep yourself safe, you need to use secure methods to pay and send money. Despite the fact credit cards are the most common form of accepted payment, they're far from secure. But when the best deals aren't in brick-and-mortar stores anymore, what should you do?

There are several ways to pay on the web that are both safer and easier than entering your card info. We'll break down your options and help you settle on a new way to pay, shop and send money online.

1. Perfect for purchases

You've probably heard of PayPal, but not everyone knows what it does or how to use it. PayPal acts as a middleman for processing payments through online platforms. Through PayPal's website, you can connect your bank account, credit card or debit card and transfer money in just a couple of clicks.

The PayPal website and app are encrypted and secured, and it saves you the trouble of having to enter your payment information each time you're ready to check out.



Check out with **PayPal**



Check out with **PayPal**



Visit [PayPal.com](https://www.paypal.com) to create an account. Follow the set-up steps, and you're ready to check out on more than 200,000 shopping sites across the web. Just look for a button that says **Check out with PayPal**, like the ones above.

When you select PayPal as your payment option, you'll be redirected to the site login page. Enter your username and password, then complete your order. Your payment will be automatically withdrawn from your PayPal account. Easy, right? Of course, you don't have to connect your card or bank account to PayPal. You also have the option to add funds to your PayPal account by depositing cash at a partner store. Partner stores include:

- 7-Eleven
- Casey's
- CVS/Pharmacy
- Dollar General
- Family Dollar
- GameStop
- Kum & Go
- Kwik Trip/Kwik Star
- Office Depot
- Rite Aid
- Sheetz
- Speedway
- Walgreens
- Walmart

Here's how it works:

- Bring your smartphone, with the PayPal app installed, to a partner store.
- Click or tap **More** from the home screen, found on the bottom right.
- Select **Add cash at a store**.
- Choose the store you're visiting, then the app will generate a bar code (with a time limit to use it).
- Present this code to the cashier so they can scan it, then hand them the cash to add to your account.

Note: The daily deposit limit is \$1,500 and the monthly limit is \$5,000. There's also a transaction limit of \$20 to \$50, depending on which store you go to.

Though PayPal is safe, it's still a good idea to take some basic security steps if you decide to use it. Set up your account with two-factor authentication to prevent any unauthorized access or phishing scams from cracking your login.

2. Prepaid Visa Card

As convenient as PayPal is, not every website accepts it. If you encounter an online shop that only takes credit or debit cards, consider picking up a prepaid Visa card from your local grocery store, gas station or drugstore. You can usually find them near the checkout area.

Using a prepaid card and checking out as a guest masks your financial identity and keeps your bank account out of reach. These cards function like ordinary credit cards — but with a twist. You can only spend the preloaded amount, so be sure to buy a card with the appropriate value. You can also reload the card through the Visa app, via direct deposit from your bank or in stores.

If the store you're buying from is a bit higher profile, choosing branded gift cards is just as safe and discreet. (They also make easy last-minute presents this time of year.)

You can find gift cards for all the top retailers, and even local businesses are jumping on the bandwagon.

3. Buy from Bezos



Shop without a debit or credit card on Amazon

Add cash to your Amazon Balance at participating locations to shop millions of items on Amazon.

Find a location

If you're shopping online, odds are you'll visit Amazon. As convenient as the platform is, there are still security risks with using your credit card online. Amazon's payment options are flexible, though. You can log in with your PayPal account, use Visa gift cards and or even pay with an Amazon gift card.

But if you prefer to use cash over plastic, you're in luck. Amazon Cash is a bank-free method that allows users to load their accounts with cash by

paying at partner stores. This saves you from having to share bank or card information with Amazon, which is already hungry for data.

There are two ways to add cash to your Amazon account: by bar code or by phone number.

To load money using a bar code:

- Go to one of Amazon's partner stores and open the Amazon app.
- In the search bar, type **Amazon Cash**.
- Scroll down and tap **Get your barcode**.
- Show the cashier the bar code. After he or she scans it, you can add \$5 to \$500 to your account.

Another method is to pay with your phone number. Just make sure it's the same number associated with your Amazon account. Give the cashier your phone number and he or she can deposit cash to your account — no bank required!

Want to try it out? First-time Amazon Cash customers can get a \$5 credit. Add \$20 to your account before Dec. 31, 2020 to receive the extra credit, which can only be used to purchase items sold and fulfilled by Amazon.com.