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10 Key Safety Tips For Fraud-Free Shopping

With online shopping and instant payments becoming the new normal, the risk of digital fraud is rising. Here's how customers can protect themselves, stay vigilant, and shop confidently across channels.



Outlook Money
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With a strong consumer shift toward digital-first experiences and the convenience of instant payments, the spending patterns of Indian consumers continue to evolve. E-commerce remains the leading channel by value, accounting for 66.4 per cent of total credit card spending in September 2025.

As digital payment modes such as UPI, credit cards, and wallets continue to gain traction, it's essential for customers to stay vigilant, take advantage of available offers, and ensure a secure transaction experience.

As part of International Fraud Awareness Week, SBI Card urges customers to follow these safety tips while shopping both online and offline:

- 1. Shop on Trusted Platforms Only:** Always buy from official brand websites or well-known marketplaces. Avoid clicking on random links or attachments from suspicious sources such as social media or messaging apps, which are common fraud entry points.
- 2. Avoid Screen Sharing:** Never share your device screens (laptops, phones) with unknown individuals. Refrain from downloading third-party apps or APK files that could compromise your personal and financial data.
- 3. Verify Deals and Offers:** Be cautious of unrealistic discounts, dubious refund notifications, and suspicious deals— especially on expensive items. Confirm offers directly with the brand before making payments.
- 4. Redeem Reward Points Carefully:** Be wary of SMS, emails, or calls urging you to redeem points by clicking unknown links or sharing sensitive card details.
- 5. Enable Transaction Alerts:** Activate SMS or app notifications for every transaction to monitor your spending in real-time and detect unauthorised activity immediately.
- 6. Watch Out for Phishing Attempts:** Stay alert to emails, messages, or calls claiming account suspension, expiring offers, or fake delivery updates. Always verify changes via official customer support. Genuine banks never ask for confidential information like OTP, CVV, or passwords.
- 7. Keep Devices and Apps Updated:** Regularly update your phone, browser, and payment apps to protect against malware. Enable multi-factor authentication and avoid downloading apps from unverified sources.

8. **Use Strong, Unique Passwords:** Regularly update passwords with strong, unique combinations different from those used for email or social media. Never share your passwords.

9. **Never Share Confidential Information:** Do not share card details, PINs, OTPs, or CVVs with anyone. Always verify the authenticity of any contact before responding, and avoid sharing sensitive information on social media.

10. **Be Cautious with Payment Refunds:** If you receive an unexpected refund, confirm the amount is credited to your account before taking any action.

As India's payments ecosystem continues to grow, convenience must always be paired with caution. Staying informed, verifying every transaction, and following safe payment practices empower customers to shop confidently. When used wisely, credit cards offer unparalleled convenience, security, and rewards.

SBI Card reminds cardholders to stay vigilant, shop safely, and enjoy the benefits of rewards and cashback with peace of mind.

Following these easy-to-follow tips will help customers shop confidently, ensuring their transactions are safe and secure while maximising the rewards and cashback benefits of their credit cards.