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# Cash in on transfer app safety tips





Cash is like the vinyl record of financial transactions long ago outpaced by digital technologies but still oldschool cool. While it's good to keep some actual cash on hand for emergencies, there's nothing simpler than paying pals back by sending with a swipe or transferring with a tap to handle your bills.

Apps that transfer cash were here to stay once we turned PayPal and Venmo into verbs. But consider this: Using cash transfer apps like those — or Cash App, Google Pay, Apple Pay and Zelle — is like carrying around all the money you have. (Installing a locator app is a smart start; should you lose your phone, you can find and securely lock it down from a distance.)

You know not to flash too much cash, so it's smart to take precautions that ensure all of your digital transactions stay speedy and secure.

### **Choose PINs and Passwords Carefully**

Smart, strong passwords and PINs — the cornerstones of any sufficiently cautious digital decision. Make them hard to guess, and use a different one for each app you might use. Plus, nearly all cash transfer apps require email. Safeguard that account with a powerful password, too.

#### **Use Multi-Factor Authentication if Possible**

Take advantage of multiple methods to authenticate your

identity if they're offered - such as biometric authentication (like your fingerprint) or a unique, one-time code sent to

#### **Don't Share Transaction Details**

No one needs to know who paid whom for sushi last night. Limit or turn off any social-sharing features.

#### **Avoid Transfers on Public WiFi Networks**

Security can be a concern on public WiFi networks, through which criminals can access devices and information. If possible, wait to complete money transfers until you get home - perhaps over your speedy, secure Wintek

#### **Watch Out for Scams**

Scammers can pretend to be loved ones in trouble asking for money, disguise themselves as unsolicited tech support, or insist you've won a prize for which you must pay fees.

As always: If it seems suspicious, trust your gut. Never pay, or share information with, a stranger.

If you get an unexpected request for money from someone you know, reach out through other means to ensure it's really them. And if you think you've paid a scammer, seek official support from your app or report the fraud at reportfraud.ftc.gov.

## Check out these campus safety tips

BY EXPONENT **ADVERTISING DEPARTMENT** 

According to the 2021 Purdue University Annual Security and Fire Safety Report published on Purdue West Lafayette's website and updated in March 2022, instances of reported crimes in most cases have declined in the last three years. That is due, in part, to a number of programs and services offered by Purdue Police. Below is a quick overview of these programs. Information has been gathered for this list from Purdue's website.

## **Bicycle Registration**

Students are encouraged to register their bikes with Transportation Services, to aid police in recovering the bike if it is stolen. Download the 529Garage app, then bring your bike and phone to Transportation Services or the Police Department

## **Lighting on Campus**

Sidewalks on campus are well lit, but routinely

Follow @purdueemergency on Twitter for updates on any campus emergency situations, such as tornado warnings.

any trees or shrubs that report any suspicious need to be trimmed. To activity to police. To apply suggest additional lighting to be a patrol person, visit on campus, contact Purdue Police at 765-494-8221.

## Safe Walk Program

Want a member of the Purdue Student Security Patrol or Purdue Police officer to walk you safely to and from a campus building? Call 765-494-7233, 24 hours a day, seven days a week.

## **Student Security Patrol**

program pays Purdue students to assist the police department with the Safe Walk Program, and extra observation in parking garages and other areas. Student patrol members

surveyed for brightness and carry two-way radios and the Student Security Patrol page on Purdue's website.

## **Emergency Call Boxes**

Several yellow boxes with blue lights are placed around campus, offering one-touch access to Purdue Police.

### **Building Access and** Security

Most academic buildings remain unlocked late at night for classes, projects and special events. Most undergraduate student residences are locked from 11 p.m. to 6 a.m., and a university ID is required to enter between these times.

Many residences staff an access clerk at the single entry point to monitor residents and escorted guests who are entering or leaving after hours. Guests must sign a register, and residents must show the clerk their university ID.

## **Laptop Registration**

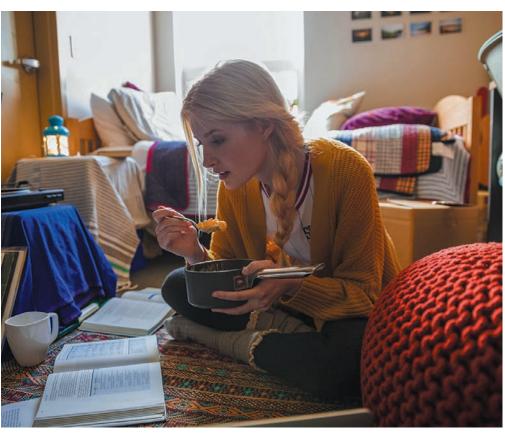
Students are encouraged to register their personal laptops with Purdue Police to assist with recovering stolen computers. Complete registration on Purdue's website by searching Laptop Computer Registration.

#### **Crisis Intervention Team**

Purdue Police are trained to recognize when a person's actions may be the result of mental health issues, and can tap into county-wide resources such as hospitals, counselors, courts and law enforcement from various agencies to provide those needing it with professional



## Five things to do for safety, peace of mind



#### **BY EXPONENT ADVERTISING DEPARTMENT**

Administrators and security personnel work to make school environments as safe as possible, but incidents can happen on any campus. Students need not live in fear on campus, but embracing various safety measures can bring peace of mind.

- · Hide or lock up valuables. Devices and cash are the most commonly stolen possessions, but text books, bikes, jewelry and food are also common. Refrain from propping doors open and lock dorm rooms when leaving. Consider buying a dorm room
- Prepare for emergencies. Research the school's policies on emergency preparedness. Some have text alert systems for emergency situations like adverse weather conditions, while others have clear guidelines on what students should do if they feel threatened in any way. Participate in fire drills and learn the nearest exits and

protocols for emergency evacuations.

- · Use the buddy system. Most campuses are safe to move around, but it can't hurt to walk with a friend or use the Safe Walk Program. Security experts say elevators and stairwells are common places for assailants to target victims. If you ever feel uncomfortable, trust your instincts and err on the side of caution.
- · Be alert when ridesharing. Always identify your driver and vehicle before getting in and ask the driver to identify your name, as they will have it and your destination. Wait for the ride in a safe place and try to avoid riding alone.
- · Maintain personal health. Be sure to visit the doctor and stay current on necessary vaccinations.

Campus and dorm safety is multifaceted Informed students can reduce their risk of being involved in accidents or being targeted by criminals.