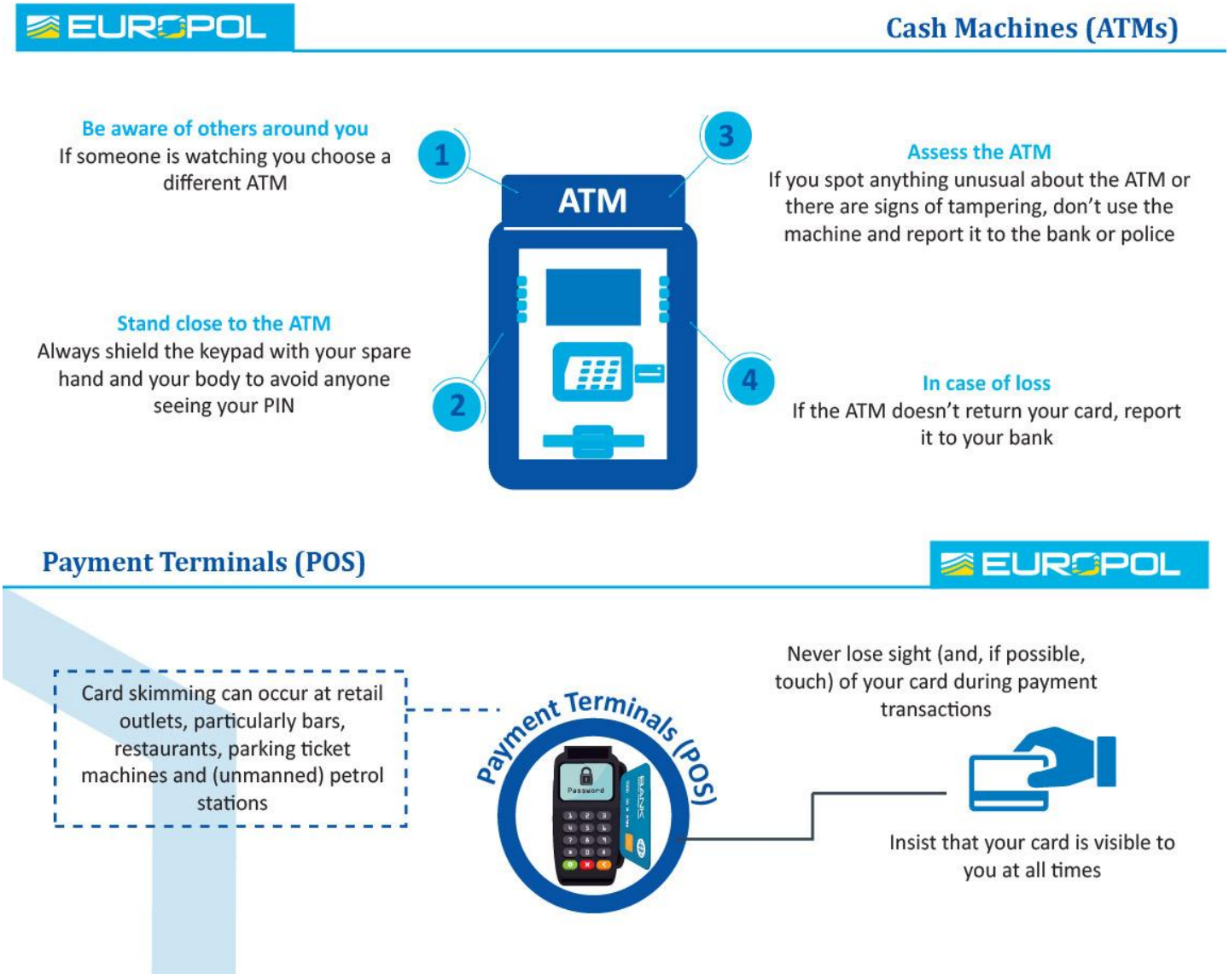
PAYMENT CARD FRAUD PREVENTION ALERT

Public awareness and prevention



Credit and debit cards have become indispensable to modern commerce. However, because fraudsters are continually devising new ways to try to steal card details, cardholders need to take steps to reduce their risk of being defrauded.

PAYMENT CARD FRAUD

EUROPOL EC3 European Cybercrime Centre

General Advice

Reducing the risk of fraud

With many people becoming a victim of payment card fraud every year, Europol recognises the need to inform the public about basic fraud prevention methods when using a payment card, whether it is a debit, credit, prepaid or any other type of card.

This infographic is intended to prevent payment card fraud from happening to any cardholder, especially during the holiday seasons when people are likely to use their cards in places they are not always familiar with and are therefore more vulnerable to fraud.

Guard your cards and card details

Don't let your card out of sight when making a transaction

Ask the retailer to confirm the amount being debited from your card

Sign new cards as soon as they arrive

Check your receipts against your (online) statements

Carefully discard your receipts from card transactions and information related to your financial affairs

Don't leave your cards unattended in a public place . Keep your personal belongings with you at all times

Never write down your PIN nor disclose it to anyone

When making online transactions, make sure you are using updated antivirus and operating system software

Only buy from trusted sources. For Internet purchases, use the security protocol 3D-Secure

Don't keep your chequebook with your cards

When replacement cards arrive, cut expired/unused/blocked cards into several pieces, including through the magnetic strip and/or chip

Cash Machines (ATMs)

Be aware of others around you
If someone is watching you choose a different ATM

Stand close to the ATM
Always shield the keypad with your spare hand and your body to avoid anyone seeing your PIN

Assess the ATM
If you spot anything unusual about the ATM or there are signs of tampering, don't use the machine and report it to the bank or police

In case of loss
If the ATM doesn't return your card, report it to your bank

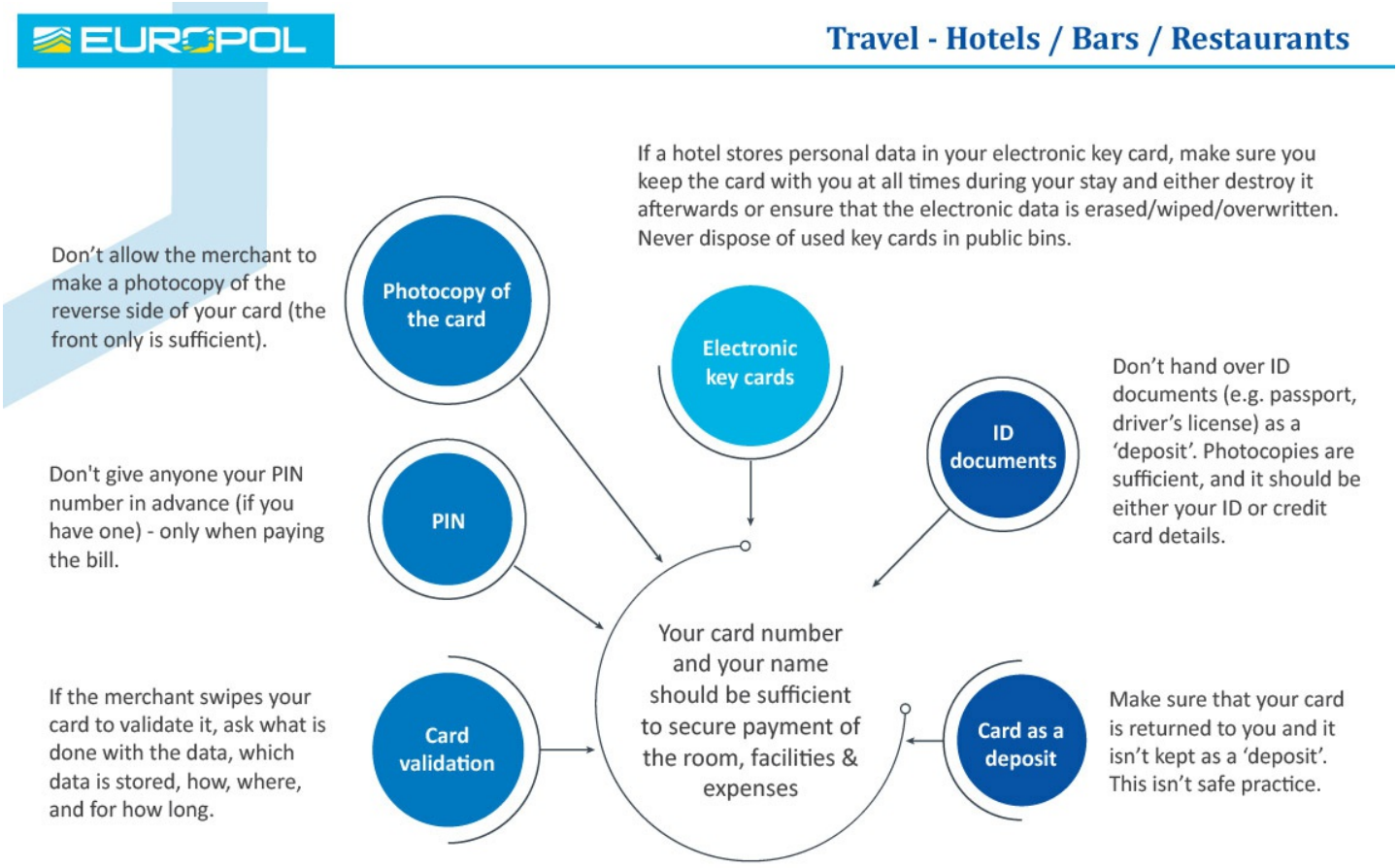
Payment Terminals (POS)

Card skimming can occur at retail outlets, particularly bars, restaurants, parking ticket machines and (unmanned) petrol stations

Never lose sight (and, if possible, touch) of your card during payment transactions

Insist that your card is visible to you at all times

Travel - Hotels / Bars / Restaurants



What should you do if you become a victim?

Contact your issuing bank or company to cancel the affected card and freeze the associated accounts

If possible, avoid depositing large amounts of money into the affected account

Report the crime to the local police

Monitor your (online) statements and report any suspicious money transfers to your bank

Monitor your credit reports to ensure no-one has opened any new accounts in your name

Created by Europol

EN Payment Card Fraud Prevention infographic [1.89 MB]

CRIME AREAS Cybercrime • Forgery of money and means of payment • Payment Fraud
TARGET GROUPS General Public • Press/Journalists
ENTITIES European Cybercrime Center (EC3)

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