# Recommendations for payment card fraud prevention

**Recommendations for cardholders:**

\* Never write PIN-code on your payment card.

\* Never keep your written PIN-code at the same place as the card. Better have your PIN number memorized and do not carry it in writing form.

\* As soon as you received your Card sign the back of it.

\* Never pass your card to another person. If it’s necessary, you can make, for example, a family card, and let your relatives use funds on the account within the specified limit.

\* Never disclose your PIN to anyone. It should not be required to the bank staff, ATM service personnel or investigator.

\* Do not leave your card unattended, for example, in a car, on a table in restaurant, etc.

\* Never tell anyone your card number over the phone. You never know how many people will hear your conversation, and if there is someone who can use it for personal gain.

\* If you lost your card, report that immediately by phone. If you lost your debit card, call the bank that issued it. If you lost credit card of one of payment card main systems you should contact representative of that system and a bank that issued card.

\* No less than three times a month, check transactions on your card account. Particular attention should be paid to transactions that were done when you were using your card abroad.

\* Connect to "SMS alert" service to track all the activity on the card account**.**

**ATM use safety instructions:**

\* Try not to use an ATM in abandoned places or, on the contrary, in crowded areas. In desolate place while withdrawing the cash you become very vulnerable target for robbers, and in the crowd you can’t be sure that no one seen your entered PIN-code.

\* Do not allow anyone to see your entered PIN-code. There is a possibility that you will lose the card lately, and then - money from your card account.

\* Do not make mistakes when entering PIN-code. After three wrong tries ATM will block your card.

\* Be operative in communication with ATM. About 30-45 seconds is given for each operation. If during this time the transaction is not completed, the ATM will return your card in a good case, and in a bad – will jam it.

\* Check if you withdrawn your card from ATM. After each transaction you should have a card, money, and check from transaction. If something is missing, and an ATM did not indicate that, then there is something wrong. You may run the risk of becoming a victim of fraud. Do not trust anyone at the ATM, even if a person is dressed in an ATM serving officer’s uniform.

\* Always keep a statement on the transaction result provided by ATM. This will let you keep track of withdrawals and monitor money debited from your account.

\* Try to keep in sight your wallet and money that you received from ATM. Never count your money while standing at the ATM. The machine does not make mistakes, and if it did, it will not be able to provide you with any intelligible answer. But for people around you a bunch of money on your hands can make a lasting impression, with further consequences.

**Safety instructions when paying by card in stores, restaurants, etc.:**

\* Never leave payment card out of sight. This is access to your money. Imagine that instead of a card you gave the cashier or waiter all the money that you have in your account and asked them to take any amount they need.

\* Never sign more than three slips (checks) for payments done without POS-terminal. Signature on the check – is consent to charge to your card account. If the place where you pay by card, not equipped with POS-terminal, from three slips signed by you (check) one remains in the organization, one will be sent to the bank of organization, and another remains with you as a proof of performed transaction.

\* Never sign a slip that does not state the amount. By signing a slip, you’re giving an opportunity to charge your account as much of as it available in your account.

\* By signing the slip, cross out all the blanks. Thus, you will get rid of cashier’s temptation to write down something extra, and save yourself from charging excess amounts from account.

\* If the slip was filled incorrectly demand for its cancellation. If in the slip (receipt) was made a mistake, and you were asked to fill out a new slip, do not hesitate to ask to cancel mistaken one. Otherwise, a double amount can be written off from your account.

**Online shopping safety:**

- Try not to leave information about yourself and your card on unsecured web sites. Ask about them from friends, acquaintances, or in relevant forums. Check if there is an address of organization itself. If there is no address indicated or you do not trust to this web site, think again: are you still sure to make a payment?

- Do not pay online with cards that have large amount of money on them. It is better to get a separate card for such purposes and transfer money when needed. Through the "Internet banking" service you can create a virtual card, which will protect the data of your main card and thus money on your card account.

- Pay attention to the various certificates, confirming the safety of payments through this website.

- If you have any suspicion of fraud on your account, please contact your bank. You have 10 days from the date that transaction been done to cancel or challenge the illegitimate charge from your card account.

Bank payment cards already have become an accustomed currency. We hope that these recommendations may be useful in the practice to avoid payment card fraud.