



TIP SHEET SERIES NO.7

Be cautious while using credit cards!

Nowadays, many people lose their money due to specially designed counterfeit devices (skimming). Even in shops or restaurants, people can fall into this kind of trap when they use their credit card. You can prevent your money from being stolen by protecting your credit card, if you know what you need to do. You should consider tips below when using with your credit card.

- When you use your credit card at a store or at a restaurant, make sure the terminal is not fake. A fake terminal is significantly larger than the original terminal. It is also both longer and wider from a real terminal, This is the main feature that helps to identify fraudulent devices.
- In fake terminals, there is no button highlight. A skimmer that was inserted too quickly may block the button highlighting on the terminal.
- The green LED light, that should turn on when a card is scanned, is not present in the fake terminal (Skimmer).
- More processing errors occur in fake terminals and the normal operation of the terminal is considerably slower. Be careful when a terminal runs slower than usual.
- All payment terminals have stylus that customers use to enter their signatures after the cards are scanned. Stylus is not attached at the fake terminal. Check out if it is there.
- The most effective way to protect yourself from fraud is to have a debit card by that would only have the sum you need for a purchase at hand.
- Connect to SMS banking service to react instantly to unexpected fraud or theft events.
- Limit cash withdrawal amounts. In this way, the criminals can not withdraw all your money.
- If you have lost your card or if you think someone may have learned your card information, call your bank immediately and cancel your card.
- Discuss your card insurance terms with your bank. Some credit institutions have special programs to protect customers from fraud and compensation payments.
- When paying at a store with your card, do not allow employees to take your card away from you. The same applies to restaurants. Ask all the operations be carried out in your presence.
- After paying with your card, read your receipts carefully. The fee field on the receipt should not be empty.