

Consumer advice guide



Helpful information from the UK payments association

This guide provides useful advice on how to better protect yourself from fraud. It is not an exhaustive set of tips, but by following the information below your chances of becoming a victim of fraud will be significantly reduced.



Keeping your cards safe

- Look after your cards and card details at all times - try not to let your card out of your sight when making a transaction.
- Check receipts against statements carefully. If you find an unfamiliar transaction, contact your card company immediately.
- Store your statements, receipts and financial documents safely and destroy or preferably shred them when you dispose of them.
- Sign any new cards as soon as they arrive.
- Cut expired cards through the magnetic stripe and chip when replacement cards arrive.

Securing your PIN

- Ensure you are the only person that

knows your PIN. Neither your bank nor the police will ever phone you and ask you to disclose it. Never write it down or record it.

- When entering your PIN use your free hand and your body to shield the number from prying eyes or hidden cameras. If you think someone has seen your PIN or you want to change it to something more memorable, you can change it at a cash machine via the PIN services option or by contacting your bank.
- Memorise your PIN and destroy any paper notification as soon as you receive it.

Cash machine safety

- Put your personal safety first. If someone makes you feel

uncomfortable, cancel the transaction and use a different machine.

- If you spot anything unusual about the cash machine, or there are signs of tampering, do not use it. Report it to the bank concerned immediately.
- Be alert. If someone is crowding or watching you, cancel the transaction and go to another machine. Do not accept help from seemingly well-meaning strangers and never allow yourself to be distracted.
- Stand close to the cash machine. Always shield the keypad with your free hand and your body to avoid anyone seeing you enter your PIN.
- Once you have completed a transaction put your money and card away before leaving the cash machine. If the cash machine does

Using cards overseas

Before you go overseas

- Only take cards with you that you intend to use; leave others in a secure place at home.
- Make sure you have your card company's 24-hour contact phone number.
- Make sure your card company has up-to-date contact details for you, including a mobile number.
- If your cards are registered with a Card Protection Agency, ensure you have their contact number and your policy number with you.

When you are overseas

- Take the same precautions as you would in the UK: look after your cards and card details, and shield your PIN with your free hand when typing it into a keypad in a shop or at a cash machine.
- Consider wearing a concealed money belt to keep your cards, cash and traveller's cheques safe.

When you get back

- Check your card statements carefully for unfamiliar transactions.
- If there are any, report them to your card company as soon as possible.

not return your card, report its loss immediately to your card company. Destroy or preferably shred your cash machine receipt, mini-statement or balance enquiry when you dispose of them.

If you become a victim of card fraud

- Report lost or stolen cards or suspected fraudulent use of your

card to your card company immediately. The 24-hour emergency number can be found on your last statement or by calling directory enquiries.

- If you are the victim of plastic card, cheque or online banking fraud you should only report the offence to the relevant bank or card company.

The responsibility then lies with your bank or card company – and not you – to report the matter to the relevant regional police force.

- If someone else uses your card before you tell your card company it has been lost or stolen or before you tell them that someone else knows your PIN, the most you will have to pay, in theory, is £50. In practice your card company will usually refund the full amount lost. But if you are found to have acted fraudulently or without reasonable care, for example, by keeping your PIN written down with your card, you may have to meet all the losses yourself.

Avoiding cheque fraud

- Never accept a cheque or banker's draft from someone unless you absolutely know and trust them. Be especially wary when accepting a high-value cheque, for instance if you are selling a car.
- Be aware that a banker's draft is not necessarily safe from fraud. If you receive a banker's draft in payment for goods you should wait until the end of day six after paying it in – to be certain that the money is yours – before releasing the goods. A banker's draft can be stolen or altered like any other cheque and if it is altered, stolen or counterfeit it will not be honoured.
- Keep your chequebook in a safe place, report any missing cheques to your bank immediately and always check your bank statement thoroughly.
- If you are making a cheque payable

to a bank, or to a credit card company to pay off your credit card bill, you must ensure that you provide sufficient details about the payee. Enter the full details for the account holder in the payee line, for example XYZ bank, re J Jones, account number xxxx.

- Banks will examine each case of cheque fraud on an individual basis but, generally speaking, if you are an innocent victim of cheque fraud who has had a cheque or chequebook stolen and used fraudulently you will be refunded. However, if you are the victim of a scam because you have accepted a cheque or banker's draft that turns out to be fraudulent, and you have parted with either goods or services or, in the case of receiving a cheque or banker's draft for an inflated amount, you have paid cash back to the buyer, you are unlikely to be refunded.



Avoiding identity fraud

- Always keep important personal documents, plastic cards and chequebooks in a safe and secure place.
- Don't share personal information unless you are entirely confident you know who you are dealing with.
- Contact CIFAS on 0330 100 0180. They can earmark your name and address so that any applications using your name are subject to additional verification checks to ascertain that the applicant is genuine, and not a fraudster.
- If you suspect mail theft contact the Royal Mail Customer Enquiry Number on 08457 740740.

Online fraud

Banking safely online

- Make sure your computer has up-to-date anti-virus software and a firewall installed. Consider using anti-spyware software. Download the latest security updates, known as patches, for your browser and for your operating system.
- Before you bank online ensure that the locked padlock or unbroken key symbol is showing in your browser. Similarly, the beginning of your bank's internet address should change from 'http' to 'https' when a connection is secure.
- Be wary of unsolicited emails, known as phishing emails, requesting personal financial information. Your bank or the police would never contact you to ask you to disclose your PIN.
- Ensure your browser is set to the highest level of security notification and monitoring. The safety options are not always activated by default when you install your computer.
- Always access internet banking sites by typing the bank's address into your web browser. Never go to a website from a link in an email and then enter personal details.

- If you are a victim of online banking fraud you have protection through The Banking Code, which states that unless you have acted fraudulently or without reasonable care you will not be liable for losses caused by someone else.

Shopping safely online

- Sign up to *Verified by Visa* or *MasterCard SecureCode* whenever you are given the option whilst shopping online. This involves you registering a password with your card company.
- Only shop on secure sites; before submitting card details ensure the locked padlock or unbroken key symbol is showing in your browser. The retailer's internet address will change from 'http' to 'https' when a connection is secure.
- Never send your PIN over the internet.
- Print out your order and keep copies of the retailer's terms and conditions, returns policy, delivery conditions, postal address (not a post office box) and phone number (not a mobile number).

Further information

www.banksafeonline.org.uk
www.chequeandcredit.co.uk

www.becardsmart.org.uk
www.identitytheft.co.uk

www.cardwatch.org.uk