

Payment cards: Tips for users

When you receive your credit or cash card and your PIN at home by ordinary mail check that the envelopes are intact and come from your bank (or credit card company). Look for any possible alteration of the card support and be wary of white envelopes with stamps (usually they are delivered in prepaid envelopes). Besides advising you not to leave your card or PIN in the hands of anyone else (not even those of retailers who maintain they haven't got a POS device close at hand: in this case insist on going with them, here is a list of "do's and don'ts" to safeguard your credit card:

ATM cards

At the ATM cash point : Observe the ATM for signs of tampering. A micro-camera could be installed inside, in a position which enables it to monitor the keypad.

Slot : Check the slot into which you slide your card is well fixed. If it is loose or peels off this could mean that a skimmer has been attached to it.

Keyboard: Check whether the keypad is well fixed. Often criminals use keypad overlays, that transmit PIN numbers. In this case there will be a 2-millimeter difference in height.

Pin : Cover your hand when entering your PIN -make sure you are not being watched.

In case of doubt : Do not place your card into the ATM and do not enter your PIN code. Walk away and call the police.

Credit cards

The card : Make sure your card is always within your sight.

Card statement : Check it every month. It is the only way to find out whether there are any transactions you have never performed.

Improper charge : Check your card statement. If you see transactions that you cannot explain, report the police that your card has been cloned and disown the purchase charged to your account.

Internet: If you make an on-line purchase use a secure browser connection (the page has a locked padlock symbol usually shown in the bottom right corner), otherwise you may run the risk of having your data stolen.

E-mail : If you receive emails asking you for sensitive data such as your credit card or bank account details do not disclose anything, and never respond to such emails. It is necessary to inform the bank or the police taking care not to delete the emails.

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