

GUIDANCE NOTE

Debit Card Fraud Protection Reminder



With Black Friday and Christmas fast approaching millions of shoppers will be hunting for online 'bargains' during the sales event so here are some Top Tips to update your Members and your Credit Union Website on how to protect Debit Cards. People have multiple situations to make themselves vulnerable e.g. when taking out cash at an ATM or when purchasing online - taking advantage of Cyber Monday!

✓ **ONLINE** - *always check the website name.*

- Look for 'https' padlock or 3D Secure
 - Know who you are dealing with, only use trusted businesses
- Watch out for emails or Social Media adverts promising amazing bargains. Rather than click on a link in an email or SMS, go to the company website. Hackers can even spoof websites, so make sure you're shopping on the actual site.
 - Avoid using public WiFi as it may not be secure
- Keep your Computer antivirus software up to date to protect your computer

Remember: If it's too good to be true – it could be a scam!

✓ **ON THE HIGH STREET** - *be vigilant!*

- Use 'Tap' (contactless for transactions less than €30) where possible but remember for your card security you must complete a PIN verified transactions after 5 contactless / €100 purchases whichever is first to occur
- Avail of 'Cash Back' at the shop register where possible
- Never allow the retailer to take your card out of sight
- When using Chip & PIN in a shop to pay for a purchase, always cover your PIN

✓ **PROTECT** - *your Debit Card information at all times*

- Don't get distracted by anyone when you are using your Debit Card at an ATM, use your hand & body to protect your personal & private information

✓ **MONITOR** *your Current Account Debit Card transactions*

- Check your current account transactions regularly and if you have a query or are suspicious of any transactions ensure you report the activity immediately by calling Credit Union Card Services +3531 6933333 24/7 or contact your Credit Union

If in doubt call Credit Union Card Services +353 1 6933333 available 24/7

- Your Credit Union will never ask you for your IBAN, PIN or ONLINE PASSWORD via email or over the phone
- If we notice irregular activity or suspicious transactions on your Debit Card our Fraud monitoring team may try to contact you and will always identify themselves
- For more information on Debit Card security please visit www.currentaccount.ie or FraudSmart.IE

