

10 CARD SAFETY TIPS EVERYONE SHOULD KNOW!

1. Keep cards in a secure place. If you do not need it, leave it at home.
2. Keep cards in sight at restaurants and stores.
3. Do not respond to emails requesting “verification of identity.” Card Issuers and Financial Institutions will never make this request.
4. If someone calls claiming to sell a product or collecting money for a charity, ask the caller to mail the information. Legitimate companies can do this; fraudsters will get angry, try to pressure Cardholder or victim, or just hang up.
5. Always sign a new credit card the moment it is received. For protection, some Cardholder’s write “See Name on the Authorized Signature field. Consider this, if a fraudster steals the card, it will be signed by the fraudster. The card signature will always match the sales receipts. Merchants are not required to, and rarely do, check ID. Sign the card to make it more difficult for fraudsters to forge.
6. The PIN should never be the Cardholder’s date of birth or a series of numbers like 1234 – these numbers are easy to guess.
7. Never write the PIN on the card or on a piece of paper that is in the same place as the card.
8. Cover the keypad when entering PIN to ensure no one is able to shoulder surf.
9. Check statements promptly to catch and report unauthorized transactions timely.
10. Shred unwanted pre-approved offers, expired cards, and any correspondence with a card number or details.

Fair Credit Reporting Act (FCRA)

FCRA entitles consumers to a free annual credit report from each of the three major credit reporting agencies: Equifax, Experian, and Trans Union.

Refer Account Holders to: www.annualcreditreport.com or 1.877.322.8228

SECURITY CODES:

CARD TYPE	CODE	LENGTH	LOCATION
Visa®	CVV1	3-Digits	Signature Panel
MasterCard®	CV2	3-Digits	White box to the right of the signature panel
Discover®	CID	3-Digits	Signature Panel
American Express®	CID	4-Digits	Face of Card

SUSPICIOUS TRANSACTIONS:

If a Financial Institution or Merchant is suspicious of a card or Cardholder at any time during a transaction authorization process, a code 10 authorization request may be made.

CARD TYPE	CALL	REQUEST
Visa®	Voice Authorization Center	Code 10
MasterCard®	Voice Authorization Center	Code 10
Discover®	1.800.371.1111	Code 10
American Express®	1.800.528.2121	Code 10

WHAT IS CODE 10?

The Code 10 authorization request alerts the Card Issuer to the suspicious activity—without alerting the customer. During a Code 10 call, you will speak to the Card Issuer’s special operator, who will provide instructions on any necessary action. This type of authorization request is the most likely to result in a call to law enforcement.