



## Credit & EFTPOS Card Fraud

Theft of credit and EFTPOS (ATM) cards is a common crime in New Zealand. So, too, is the associated fraud that comes with someone using a stolen card to purchase goods or services.

While Police work closely with banks and retailers to prevent this type of fraud, there are a number of simple things you can do to assist.

- Guard your Personal Identification Numbers (PIN) closely. Never give it out to anyone and avoid any easily guessed codes such as your date of birth or sequential numbers i.e. 1234.
- Keep your credit or EFTPOS card safe. If it is stolen or goes missing, inform your bank or credit card company right away and have it cancelled immediately.
- Never keep your PIN and card in the same place. Memorise it and ideally use different PINs for different cards / accounts.
- Do not let your card out of sight - even in a restaurant. If you need to you can always go up to the till directly to pay or have staff bring a portable EFTPOS machine to you.
- Destroy expired cards and sign new cards immediately.
- Match credit card and bank statements with your receipts. Follow up on any discrepancies.
- Keep a record of the card number, expiry and any numbers to call if your card is lost / stolen.
- Tell your bank or credit card company if you change your address so replacement cards are sent to the correct place.
- Be on the look out for 'skimming' devices that can read and store the encoded information on the magnetic strip of your card. These small devices have been found attached to ATMs, petrol pumps and other places where credit and EFTPOS cards are frequently used.
- Know who you're dealing with when shopping online. If you're unsure do a background check to make sure other's haven't reported the website as a scam. If the deal sounds too good to be true, it probably is!
- Only make telephone transactions when you have instigated the call and are familiar with the company or individual. If in doubt get them to send you an email with more information you can verify, never feel pressured to provide sensitive information or pay right away.

If dealing with customers, be ware of anyone who:

- Is nervous, trying to hurry things up or is using a newly valid card;
- Looks at the card before signing the transaction slip or signs slowly and awkwardly;
- Has a large number of cards and attempts to use several before one is approved;
- Watches closely during the authorisation request or can't provide photo ID;
- Purchases an unusual amount of expensive or random items indiscriminately;
- Can't provide photo identification when requested.