

■ USING A CARD FOR ON-LINE SHOPPING

- Buy goods only from well-known internet stores.
- To process a card transaction, a store needs to know the name of the credit card company that issued this card, card number (16 digits grouped in four blocks, with four digits in each block), the card owner's last name, first name and middle name and the card expiration date.
- In most cases, it is necessary to indicate the CVV/CVC code. The CVV2 (Card Verification Value) for Visa cards or CVC2 (Card Verification Code) for MasterCard is a special number that consists of 3 digits and is printed on the back of the card (the last three digits on signature strip). This code provides additional security in transactions where the card is not physically present, and only its details are used (e.g., for Internet purchases).
- You may want to have a separate card for internet purchases with a low limit. Banks will be happy to offer you a variety of cards intended specifically for Internet purchases.



PAYMENT CARDS

General Security Rules

THE MAIN SECURITY RULE:

BE RESPONSIBLE!

■ FOLLOW SOME SIMPLE RULES TO SECURE YOUR BANK CARD ACCOUNT

PASSWORDS and PINS

- A special password chosen by you will allow your bank to verify your identity. The 4 digit PIN of your credit card or debit card allows you to withdraw money, and to make purchases. Memorize your PIN (if you write it down, ENCODE it). NEVER disclose your PIN to anyone, whether to a family member, bank staff or police.

ESTABLISH DAILY LIMITS ON YOUR ACCOUNT

- The bank may set a daily limit on the amount that can be withdrawn from your card account. In case of theft, you will only lose the daily amount (providing you inform your bank about the theft/loss and get your card blocked!). If you need to raise your limit to allow a larger than average purchase, a phone call will usually suffice.
- If you receive SMS messages informing you of some unexpected cash withdrawals, call the bank immediately.

IF YOU LOSE YOUR CARD, CALL THE BANK IMMEDIATELY

- In case your card has been lost (or stolen), immediately call the bank and have your card blocked. You are responsible for charges on your card before it is reported as lost or stolen.
- You have a right to challenge a card transaction, if the charge was fraudulent, you were overcharged, or the merchant either did not deliver the goods or delivered defective goods.

■ USING YOUR CARD AT THE ATM

CHOOSE THE RIGHT TIME AND PLACE TO WITHDRAW CASH USING AN ATM

- Choose a place that you know well or use ATMs in safe places.
- Avoid using ATMs at night.
- Before using an ATM, examine it for devices that are not part of its ordinary design. If a keyboard or a card slot is equipped with additional devices, call the bank at the number indicated on the ATM.
- Do not use an ATM if you see suspicious persons near it.
- Type your PIN-code in such a way that those who are near you can not see it. Stand close to the ATM and shield the keypad with your hand when keying in your PIN.
- Keep your printed transaction record so that you can compare your ATM receipts to your monthly statement.
- If an ATM malfunctions, cancel a current transaction by pushing the button "CANCEL" and wait for your payment card to come out. If your card gets jammed or retained, report this immediately to the bank, without going away from the ATM. A hotline operator will tell you what to do.

