



# Crime Prevention Week

November 1-7, 2011

**Prepare – Prevent – Protect**

## ATM Safety Tips

Day 4: November 4, 2011

Throughout the transition to chip, financial institutions will continue to aggressively monitor unusual transaction patterns and prevent fraud before it happens, as they do today. In the instance that you become a victim of debit card fraud, you are protected and will not suffer any financial losses due to circumstances beyond your control. For more information about debit card safety and the transition to chip card technology, visit [www.interac.ca](http://www.interac.ca).

Everyday, millions of Canadians use *Interac* services for purchases and cash withdrawals from Automated Banking Machines (ABMs). With *Interac* services, cardholders have convenient access to their money 24 hours a day, seven days a week.

While *Interac* services are among the most secure in the world, debit card fraud can occur. In an effort to combat debit card skimming and the production of counterfeit cards, a transition is underway towards a new generation of payment card technology, known as chip. A microchip is embedded in the card, giving it the processing power to carry out a series of security checks when the chip card is inserted into a chip ABM or store terminal.

The transition to chip technology will take a number of years, given the vast number of cards, ABMs and store terminals that must be converted. Magnetic stripe transactions will continue to take place until the transition is complete. Cardholders should continue to practice debit card safety routinely, whether they have a magnetic stripe card or chip card.



**You can help keep your money safe by following these important debit card safety tips:**

- If you have a chip debit card and are not sure whether the store terminal is chip-capable, insert the card first. If the terminal is not chip capable, it will prompt you to swipe your card. By inserting first, you avoid an unnecessary swipe of your card and reduce the potential of the card being skimmed.
- Use your hand or body to shield your PIN during every transaction conducted at an Automated Banking Machine (ABM) or at the checkout.
- Keep your debit card in sight when conducting transactions at the checkout.
- Check your banking statements regularly and contact your financial institution immediately if you detect any unusual activity, for example, purchases you did not make or missing charges.
- Notify your financial institution immediately, if your debit card is lost, stolen or retained by an ABM
- Memorize your PIN – only you should know it. If you suspect that someone knows your PIN, even a friend or family member, change it immediately.

