



BC Crime Prevention Association

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question: As a recent victim of credit card fraud, I would like to know what the absolute best ways to protect your credit card information is?

answer:

Best practices for taking care of your card and monitoring your account:

- If you are not going to use the card on a regular basis, leave it at home in a secure place.
- Make sure that you receive your own card back after you have presented it during a transaction, especially in restaurants when you are in a large group and each pays individually by credit card.
- Whenever possible keep control and possession of your card. At restaurants opt to pay at the cash register or server station rather than giving the card to a server at your table where you may lose sight of your card.
- If you use your card for cash advances protect your PIN when entering the number.
- Check your account on a regular basis. Waiting for your monthly statement leaves too much time for fraudulent activity to occur without you knowing about it. Online access to your account enables you to access the most recent transactions posted to your account. You could also use a service such as My-Spy.com which will send a text message to your computer or cell phone advising of all transactions that have just occurred on credit card and bank accounts. These notifications, hopefully, are all your own but if there is an unauthorized transaction this system will give you early notification.
- Alert you credit card issuer immediately when you become aware of an unauthorized transaction on your account.
- Should you lose or have your card stolen, immediately notify the issuer and the police department in whose jurisdiction the loss or theft took place.

For additional information please visit the following websites:

Visa Canada:

<http://www.visa.ca/en/personal/securewithvisa/cardsecure.cfm>

MasterCard Canada:

<http://www.mastercard.com/ca/personal/en/education/credit/fraud.html>