

'TIS THE SEASON... TO BE CARD-SMART



It's the time of year when you are so busy that you may drop your guard. Please be cautious, especially when using your debit and credit cards.

Safeguard your cards and your PIN numbers at all times. After all, you deserve to enjoy "the most wonderful time of the year"!

ATM Safety

- Never disclose your PIN. At the ATM, use your free hand to shield your PIN and be aware of shoulder surfing.
- Be aware of your surroundings and stay alert.
- Use well-lit ATMs.
- If you notice anything unusual at the ATM, notify your bank. When in doubt, use another.
- Report lost, captured or stolen cards to your bank immediately.

Card Safety

- Never let your card out of your sight when making payments.
- Choose a PIN that cannot easily be guessed by anyone else. Do NOT use your birthdate or other special dates.

- Always protect your PIN. Memorise it. Do NOT write it down.
- Report any unusual transactions to your bank immediately.
- Check your statements via online banking, regularly.
- Use cards with smaller limits to shop online.

Online Safety

- Keep your electronic devices' anti-virus software and firewalls up-to-date. Ensure this software includes financial malware protection.
- Beware of phishing. Do not click unfamiliar links in your emails. Fraudsters may be trying to steal your confidential information.
- Before you make a purchase, ensure the site is secure. Look for a lock icon (🔒) near the URL,

in the address bar, and make sure that the URL begins with "https". The "s" means "secure".

- Do NOT save your card information in your emails. It can be intercepted by fraudsters.
- Change your passwords regularly. Make them strong, using combinations of numbers, letters and special characters.

Mobile Banking

- Keep mobile banking apps up-to-date.
- Make sure to use strong passwords and change them regularly.
- Use recommended app stores to download apps, e.g. Apple and Google Play.
- Mobile devices are as much at risk of Phishing, as computers. Do NOT click unfamiliar links.

Banks will NEVER send messages asking you to submit your card number and PIN or password via a link, to unblock your account.

A message brought to you by the Bankers Association of Trinidad and Tobago.



**BANKERS
ASSOCIATION**
OF TRINIDAD AND TOBAGO