Tips To Help Fight Payment Card Fraud

(NAPSA)—As people head to malls and shop online they can make purchases with greater peace of mind by familiarizing themselves with basic payment card security precautions and protections.

While most payment card transactions go through without problems, fraudsters may try to steal card information and use it for unauthorized charges. While shopping, it's important to know that cardholders may be protected with a "zero liability" policy depending on the card brand.

Here are some card security tips to keep in mind:

• Review receipts before signing and be aware of your surroundings. Carefully guard your PIN. A recent Wall Street Journal article suggested signing for your purchases instead so your PIN information and your bank account are not at risk. If a hacker somehow gets a hold of your card information along with the PIN, the first thing he or she will do is withdraw cash from an ATM.

• Carefully track cards in your wallet and report missing cards as soon as possible.

• When shopping online, use the most updated versions of anti-virus and anti-spyware software, download only from trusted sites, and don't click pop-up windows or suspicious links in e-mails, even from people you know. These can all be tricks to install spyware and steal financial information. A shipping company recently notified customers that a criminal was sending fake e-mails with a link to shipping information. Unfortunately, the link led to malware.

A helpful site empowers cardholders with the information they need to prevent fraud and learn about resources.

• Activate extra security layers such as Verified by Visa, which provides password protection during online checkout.

• Do not provide sensitive information unless you initiated the communication. Report requests for personal information to your card issuer by calling the number on the back of your card. Visa says that the company never calls or writes cardholders asking for personal account information. If you receive a call or e-mail that seems suspicious, report it to phishing@visa.com.

• When traveling, have the post office hold your mail and make sure your mailbox is secure. Criminals can target uncollected mail to get personal information.

• Monitor card statements or account activity regularly and report any suspicious or unauthorized charges to the bank that issued the card.

For more tips about how to protect your account information and resolve unauthorized card use, visit www.VisaSecuritySense.com.