

Guard your cards!



ALBANIAN ASSOCIATION OF BANKS
SHOQATA SHQIPTARE E BANKAVE



I. Protect your pin!

- When entering your four-digit PIN, cover the PIN pad with your free hand from the view of anyone who may be standing close by.
- Take care to destroy your PIN notice as soon as you have memorized the PIN. Never keep the PIN notice together with your Chip and PIN card.
- Do not write down your PIN or save it in your mobile phone in such a way that it can be easily discovered if someone were to steal your phone and payment cards.
- You can change the PIN which your bank provides to a number you find easier to remember of if you suspect that someone else has obtained your PIN. Please consult your bank/card issuer for further guidance.
- If you enter the wrong PIN three times in a row at a Point of Sale, the PIN becomes locked and the card cannot be used in a Chip and PIN environment. Please consult your bank for further guidance with regard to unlocking your PIN.

II. Be Safe at the ATM!

- Guarding your PIN so that no one around you can see it is one of the most important things you can do while using an ATM.
- Be aware of any damage or obvious fixtures to the ATM that look out of the ordinary
- If you become suspicious of a compromise, walk away
- If you believe your card has been compromised, go to another ATM, change your PIN as soon as possible and report it to your bank or card issuer
- Be aware of the people around you, especially those standing close by
- Protect your cards and Personal Identification Number (PIN) at all times
- Don't reveal your PIN to anyone
- Be alert to anything unusual occurring while using your card at an ATM

III. Banking Precautions!

- If you suspect your identity has been stolen, call your bank and credit card issuers immediately so they can start to work on closing accounts and clearing your name.
- Check your ATM receipts against your bank statement regularly and inform your card issuer immediately if there are any withdrawals that you don't recognize. Your bank will investigate those for you
- Dispose of financial statements, card receipts and other personal documents with care.

IV. Keep Your Identity Safe from thieves!

- Don't share personal information unless you are entirely confident that you know with whom you are dealing. Be particularly cautious if you receive a phone call from someone claiming to be from your bank or from the police. When confirming security information, your bank would only ever ask for specific characters within your password and not your whole password. Ask callers for their phone number, check it and call them back. Also, be wary when responding to e-mails requesting information about you. If in doubt, ask for proof of identity or undertake your own checks.
- Never disclose your card PIN (Personal Identification Number) to anyone.
- Be aware that your post is valuable information in the wrong hands. If you fail to receive a bank statement, card statement, utility bill or other financial information, be sure to contact the relevant bank or service to confirm that one was sent out.
- How easy would it be for somebody to intercept your post? If you receive a credit card application and you don't use it, rip it up before disposing of it.



V. Tips for shopping on the Internet!

- Know with whom you are dealing. Try to find out as much as you can about the retailer before you purchase anything from them. Use shops that your friends and colleagues have used successfully or ones that you have heard about through trusted sources.
- Make sure your Internet access is secured. The beginning of the retailer's Internet address should change from 'http' to 'https' before a purchase is made. This indicates that you are using a secure connection.
- Click on the security icon (the padlock or unbroken key symbol) to ensure that the retailer has an encryption certificate. The link should describe the type of security and encryption being used.
- Make sure your browser is set to the highest level of security notification and monitoring. These safety options are not always activated by default when you purchase and install your computer.
- Print out or save a copy of your order as well as the retailer's terms and conditions and return policies. There may be additional charges such as local taxes and postage, particularly when you purchase from abroad.
- Ensure you are fully aware of any payment commitments you are entering into, including whether you are instructing a single payment or a series of recurring payments.
- If you have any doubts about giving out your card details, end the transaction and purchase your goods elsewhere.
- Be cautious about emails claiming outrageous offers. Generally if they sound too good to be true, they are!
- If you use a password to log on to your network or computer, use a different password for orders or retailer accounts. Some websites may require you to create a password for future orders. Avoid using your address, birth date, phone number or easily recognisable words. The best passwords are alpha-numeric (using letters and numbers) and at least 8 characters in length.

