


Master Your Card OPORTUNIDAD

A better economic future within your reach

A community empowerment program sponsored by  **mastercard**



Electronic payment cards are one of the safest and most secure ways to purchase goods and services. Major electronic payment networks, like Mastercard and others, are focused on protecting consumers' money and identity. Many of them have zero-liability protections for any fraudulent charges made using a consumer's card. At the same time, there are some simple things consumers can do as partners in the electronic payment network to protect their safety and security.

Online be very cautious about emails and questionable websites asking for disclosure of sensitive financial information.

General computer protections, firewalls and software can help guard against viruses.

Turn off computers when not in use to reduce risks of hacking and intrusion.

Banks and legitimate businesses will never email customers asking for passwords or information updates.

Don't click on links that come in suspicious emails. Type the web address directly into a browser if you want to find out more. The same is true for scanning QR codes with a smart phone.

Change passwords and PINs periodically.

Make sure websites for online purchases have a security icon displayed in the corner—a "closed lock" or "unbroken key."

In Public never leave cards or PINs in sight.

Choose a PIN that isn't obvious to others and never write it on or near a card.

Make sure no one is watching when entering a PIN.

Don't throw away ATM and card purchase receipts in a public place.

Don't use cards as a form of ID.

Don't write account numbers on a check.

At Home guard account numbers, keep records and review statements. There are greater levels of fraud protection if problems are reported soon after a problem is suspected.

Call card issuers and report a problem as soon as it is discovered.

Never give card information to unsolicited callers. Ask for more information by mail if the validity of their request is uncertain.

Before throwing away receipts and statements, destroy the areas that include account numbers.

Keep a list of account information—PINs, passwords and customer service phone numbers—in a secure place in order to act immediately if there's a problem.

Get a copy of credit reports and check for problems. The three credit bureaus will each provide one free copy a year, upon request.

Equifax
P.O. Box 740241
Atlanta, GA
30374-0241
800-525-6285

Experian
P.O. Box 949
Allen, TX
75013-0949
888-397-3742

Trans Union
P.O. Box 6790
Fullerton, CA
92834-6790
800-680-7289

Use improved technologies like contactless payments or mobile phone applications to use your payment card accounts without putting physical cards in the possession of someone else.

When a card is lost or stolen, call the police and the card issuer immediately so there is a record of the theft. Contact the national credit bureaus and have a "Fraud Alert" placed on your account. Continue to check financial statements closely until the problem is completely resolved.