


# Master Your Card OPORTUNIDAD

A better economic future within your reach

A community empowerment program sponsored by  **mastercard**

## PROTECT YOURSELF FROM FRAUD AND IDENTITY THEFT



Electronic payment cards provide consumers with convenience and control when they purchase goods and services online or in the store. Mastercard's network focuses on consumer safety and protection, offering zero liability on fraudulent purchases. Additionally, there are easy and practical ways consumers can protect themselves so they don't become victims of fraud or identity theft.

### ➡ DO

- Sign your cards as soon as they arrive.
- Carry your cards separately from your wallet in a zippered compartment, a business card holder or another small pouch.
- Keep a record of your account numbers, expiration dates, and the contact information of each card company in a secure place.
- Keep an eye on your card during the transaction and get it back as quickly as possible.
- Save receipts to compare with billing statements. Void incorrect receipts.
- Open bills promptly and reconcile accounts monthly.
- Call your bank directly, using the phone number on the back of your card, if someone phones or emails saying they need personal or account information.
- Notify card companies in advance of a change in address or travel abroad.
- Verify payment and information requests and get them in writing. Banks and card companies won't make such requests by email or over the phone.

### ➡ DON'T

- Lend your cards to anyone.
- Leave cards or receipts lying around.
- Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
- Write your account number on a postcard or the outside of an envelope.
- Respond to emails or phone calls that solicit your personal or payment card information.
- Volunteer details or fill in the blanks (name, relationship, financial or personal information) if someone calls asking for help from family or friends.