

Consumer safety tips

27 October 2005

Education the front line of defense

Informed and alert consumers are the frontline of defense against card fraud. Visa provides consumers with advice on how to use their cards safely in both the physical and virtual worlds. The following are some of the safety precautions that are recommended.

Using your card safely

- Sign your name on the signature panel as soon as you receive your card.
- Never write down your personal identification number (PIN) - memorise it.
- If at all possible, do not let your card out of your sight.
- Make a record of your credit card account numbers and telephone numbers for reporting lost or stolen cards. Keep that list in a secure place.
- When selecting a PIN, always avoid the obvious - your name, telephone number, or date of birth, or any combination of these.
- Never disclose your PIN to anyone. No one from a financial institution, the police, or a merchant will ask for your PIN.
- Report lost or stolen cards immediately.
- Protect your cards as if they were cash. Do not leave them unattended anywhere, such as in a car, bar, nightclub or in other public areas.
- Always check sales vouchers including the purchase amount when you sign them.
- Never give your credit card number over the phone, unless you are dealing with a reputable organisation, or you have initiated the call yourself.
- Always check your billing statement, especially after a trip.
- Know who has access to your cards. If your credit card is borrowed by a family member (spouse, child, parent), with or without your knowledge, you may be responsible for their purchase/cash withdrawal.

Email fraud

- Visa will never initiate contact with cardholders by email or phone to seek personal or confidential information.
- Never respond to an e-mail request for personal or account information, even if it appears to be from a trusted source.
- Use an internet firewall.
- Ensure that your computer's operating system has the latest updates and patches installed.
- Use up-to-date anti-virus software.
- Adopt good password habits – avoid predictable passwords such as family names, birthdates and phone numbers and change your passwords regularly.
- Avoid using public internet terminals for online financial transactions.
- Report email fraud to Visa at phishing@visa.com. Please attach the emails that you suspect are fraudulent.

When using an ATM

- Do not leave your receipt behind – take it with you.
- Cancel your transaction and leave immediately if you see anything suspicious.

Online shopping tips

- Register for Verified by Visa to add safety when you buy online.
- Use a secure web browser - look for an "s" after the "http" in the web page address or URL.
- Never send payment information via email. Most reputable merchant sites use encryption technologies that will protect your private data from being accessed by others as you conduct an online transaction.
- Check delivery and return policies.

Visa Global Customer Assistance

Visa provides 24 hour, seven day assistance with lost or stolen cards. No matter what country they are in, customers can use a worldwide network of toll free telephone numbers. These numbers are listed on all Visa websites.

Alternatively, cardholders can call the following numbers:

If in Australia – 1800 450 346

If in New Zealand – 0508 600 300.

Visa New Zealand

In New Zealand, Visa is the leading payment brand with almost 2 million cards on issue and more than 100,000 merchant acceptance locations. NZ\$14 billion was spent at point of sale or withdrawn from ATMs in New Zealand using Visa cards in the year ended June 2005. Visa processes more than 100 million transactions in New Zealand annually. For more information, visit www.visa.co.nz.