# **Protecting your card**

#### **Customer Security and Fraud Awareness Website Communication**

We hope you have a long, happy and secure relationship with your Payselect card. The best way to do this is to ensure you take the best of your card.

## **Our Approach to Security**

When it comes to your financial information, your security is our top priority and when you access your e-money account, it is important that we know it is you. Here are some of the ways we do that:

Login details – when you activated your card, you created online login details unique to you, to protect yourself we recommend you do not share them and change your password regularly.

Personal data Questions – If you contact our customer services team, we may ask you to confirm who you are by asking you question relating to personal data you provided when creating your online e-money account.

Providing Information – we will never ask you for your online password details or for your PIN number or your full 16 digit card number. We will always first send you an email if we are trying to contact you and may contact you by follow up telephone call for more urgent matters.

#### **How to Report Fraud**

If you notice something suspicious and believe it could be fraudulent, you should contact us as soon as you become aware of it using the telephone number or email address.

Reporting Fraud: contact via email at <a href="mailto:support@cardcompact.com">support@cardcompact.com</a> or telephone +44 20 36953242

Lost or Stolen Cards: +44 20 36953242 (24 Hours)

Suspicious Emails: contact via email at <a href="mailto:support@cardcompact.com">support@cardcompact.com</a> or telephone +44 20 36953242

#### How to Protect Yourself from Fraud

Help to keep yourself safe from fraudsters by following the tips below. Remember, if you are ever unsure, do not act. A genuine company will never rush you to take action.

Always make sure your mobile telephone number and email address registered with us is up to date, we will use these to contact you if we notice unusual activity on your e-money account.

Some Tips for Using Your E-money Account and Prepaid Card Safely

- When accessing your e-money account online:
- Use an antivirus software and a firewall.
- Make sure you keep your computer and browser up to date.

- Use secure networks.
- Use strong passwords.
- Do not share any passwords including one-time passwords sent to you.

### When using a mobile application

- Only install apps from recognised app stores.
- Consider the app ratings and reviews.
- Be aware of what permissions you are granting.
- Treat your phone as your wallet.

# When shopping online or in a store

- When using an online retailer for the first time, do some research to make sure that they are genuine.
- Do not reply to unsolicited emails from companies you do not recognise.
- Before entering your prepaid card details, make sure the link is secure. There should be a padlock symbol in the browser frame window which appears when you login or register, if this appears on the page rather than the browser it may indicate a fraudulent website. The web address should begin with https://, the "s" stands for secure.
- Always log out of website after use. Simply closing your browser is not enough to ensure your data is safe.
- Keep your PIN safe and do not share it.
- When entering your PIN, check for people around you and hide your PIN number.
- Always check your statements.

Remember, if you decide to donate, resell or recycle an old mobile phone, computer, laptop or tablet, make sure you fully remove all data and apps first as otherwise these may be accessed by whoever your device is passed to.

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