

TYPES OF FRAUD

How to protect yourself

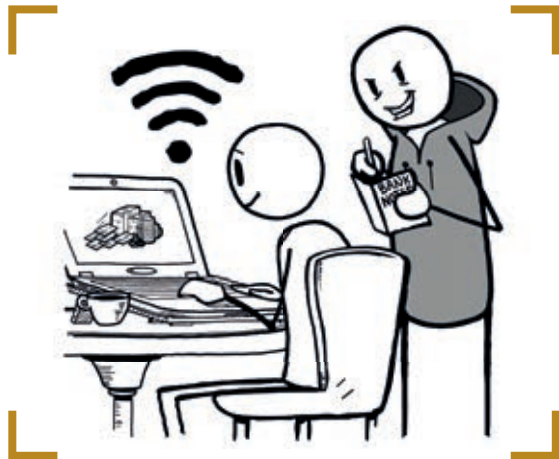
- ⚠️ Look through all of your bank cards to identify which ones are contactless.
- ⚠️ Don't let anyone take your card out of sight while taking a payment – even for just a few seconds. They could be using a skimming device to copy data from your card's magnetic strip, or copying the CCV code on the back.
- ⚠️ Monitor your bank statements regularly to ensure that payments have not been taken from your account without your knowledge or permission.
- ⚠️ If your contactless payment card or contactless enabled smart phone is lost or stolen, report this to your bank immediately and you should be covered for any subsequent losses.



BANKING AND CARD FRAUD – ONLINE BANKING

The use of online banking or people using banking apps on smartphones and tablets has grown. People use them at home or when they are out and about.

To stay safe while banking online you must protect your password and personal details to stop criminals from accessing your accounts. Many banks provide one-time passcodes sent to your device when setting up new payments. These should never be shared with anyone, even from the bank. If you're speaking to your bank on the phone, and they ask you for it, you are certainly speaking to a criminal, not your bank.



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- ⚠️ Choose, use and protect passwords and memorable words with great care. Watch the Metropolitan Police's video on passwords at www.met.police.uk/littlemedia for further advice.
- ⚠️ Keep online banking software and banking apps up to date. Always download updates when prompted.
- ⚠️ When logging in whilst in public, take extra care to shield any PIN codes or passwords.
- ⚠️ Always log out of your online banking account or banking app when you have finished using it. Closing the app or web page or turning off your device may not be sufficient.
- ⚠️ Do not use publicly available Wi-Fi networks for banking. It is very difficult to tell if a hotspot is secure.
- ⚠️ Don't share any security codes with anyone.
- ⚠️ If your bank has called you. Take a reference number, and then hang up before recalling on a number you know to be safe after a few minutes to clear the line.

