

watchout



Beware

of Phishing!

Police





WHAT IS PHISHING?

Phishing is currently the most common scam involving debit and credit cards. Almost every card fraud incident begins with a phishing message. The perpetrators are very skilful in their approach. They disguise their messages as notifications from a bank, a card company or a delivery service, for example, and contact the recipients via text message, WhatsApp, email, etc. Victims are asked to follow a link in the message. This leads to a fake website. The victims are asked to disclose personal information.

As soon as the "phishers" have the data, they withdraw money or make online purchases with the card. If you are not careful, you can quickly lose a lot of money.

Anyone who responds to phishing e-mails and passes on login details or codes is exposing themselves to great danger: if their duty of care has been breached, cardholders are generally liable for the damage themselves.

TIPS AGAINST PHISHING ATTACKS

Check the sender.

If you are unsure whether it is a phishing message, check the sender's e-mail address. Do you know this person? Is the e-mail address credible? Ask the official sender, e.g. the bank or delivery service.

Search for errors.

Check whether an unexpected e-mail is genuine. Watch out for incorrect logos, spelling errors or incorrect company names. It's worth taking a closer look.

Do not pass on any login details.

Your bank or card provider will never contact you to ask for confidential information or login details. The financial institutions also never inform you about unusual account or card movements by e-mail. Do not respond to such requests.

Do not act under time pressure.

Be suspicious if someone puts you under time pressure or threatens you with serious consequences. It is typical for phishing emails to set short deadlines or threaten you with criminal prosecution.



Check links.

Do not open any links or attachments if you do not know the sender and are not expecting a message. It could be a link to a fake website or an attachment containing malware.

Always type in links to websites yourself. Check whether this is the company's official URL. Overlong links should make you suspicious. Trustworthy websites begin with „https://“.

Only pay when you are sure.

Only enter your card information and security numbers when you want to make a payment.

Activate the banking app.

Activate your card provider's app. This reduces the risk of fraud. You can check each payment and sometimes need to confirm it again (3D Secure).

Check every payment.

Check each payment request carefully and check the payee. Only approve payment confirmations once you have checked the amount and the merchant name.

Never pass on codes.

Never pass on confirmation codes. Criminals can use confirmation codes to set up additional services, e.g. a mobile payment system such as Google Pay, and steal money from your account.

Check shops.

Always check the retailer's general terms and conditions on websites and look out for quality seals such as „Trusted Shops“.

Update devices.

Outdated programs on your computer or smartphone are a security risk. Update your devices regularly and close any security gaps with updates. Also use antivirus and security software.

File a report.

If you have fallen victim to a phishing attack, have your debit and credit card blocked immediately or change the login details for all your accounts. File a report with the police.

CARD PAYMENTS ARE SECURE.

Debit and credit cards are very secure and popular means of payment that are used frequently. This also attracts fraudsters. Phishing attacks are on the rise. The perpetrators are becoming increasingly sophisticated and professional, so that the victims do not suspect anything.

You can prevent most card offences yourself by following a few basic rules. Pay attention!





To the knowledge test:
card-security.ch/en/quiz

More about card security:
card-security.ch

SKPPSC Schweizerische Kriminalprävention
Prévention Suisse de la Criminalité
Prevenzione Svizzera della Criminalità

Ihre	POLIZEI	Kantonale und Städtische Polizeikorps
Votre	POLICE	Corps de police cantonaux et municipaux
La vostra	POLIZIA	Corpi di polizia cantonali e comunali