



Press release

## **Phishing & Co. are gaining ground: Police campaign warning of the most commonly used fraud schemes involving debit and credit cards**

**Debit and credit cards are very secure and popular means of payment which are being used more and more due to the increase in online shopping. Of course this attracts fraudsters. They try to steal money from their victims with a constant succession of new scams. Starting today, police are launching their latest national prevention campaign #watchout by card-security.ch, drawing attention to the most commonly used fraud schemes involving debit and credit cards. The campaign focuses on current types of fraud such as phishing, pharming, carding or scamming.**

**Zurich, 14 June 2023** - Cashless payment with debit and credit cards has become indispensable. It is practical, convenient and also very secure as long as cardholders follow a few basic rules. But time and again this is precisely where things go wrong. "The biggest risk factor when paying with debit or credit cards is the human factor, i.e. the negligent behaviour of cardholders," explains Captain Rolf Nägeli, Head of the Prevention Department at Zurich City Police. "This makes it all the more important that we keep communicating the few precautionary measures. This is how we can avoid falling victim to card crime. Card crime is currently increasing by 10 to 20 percent per year," says Nägeli.

### **New national #watchout police prevention campaign**

In order to further anchor the most important rules of conduct in the populace, the police are launching a national prevention campaign from mid-June onwards to avoid card crime. "This year's #watchout campaign is already the fourth campaign we have run since 2020 as part of card-security.ch. This time, the focus is on typical scams in online shopping. Since Covid, most crimes have been committed online rather than at ATMs or payment terminals," Nägeli adds.

The campaign directly addresses the ignorance of cardholders. It covers [four concise subjects](#) and makes it clear at a glance why one should regularly inform oneself about new scams, even if at first one does not know or understand them. These currently include phishing, pharming, carding and scamming. Most of these offences are special forms of phishing.

On the website [www.card-security.ch](http://www.card-security.ch), cardholders can find out on an ongoing basis about existing and new fraud schemes as well as precautionary measures they can take.

### **Phishing - it's all the same scam**

Phishing is the best known and currently most common form of fraud. Potential victims are contacted by unknown persons via e-mail, mobile phone or SMS and are lured under some pretext to a fake website. There they are asked to enter personal information such as personal data or card information so that the ordered package can finally be delivered or the purportedly blocked Netflix subscription can be reactivated. If you are not careful here, you can lose a great deal of money. Phishing attacks often differ in their presentation and tone. But the basic principle is always the same. Those who see through the scam can protect themselves with a few precautions (see below).

This is how to protect yourself from card fraud on the internet

- # Distrust messages from unknown senders.
- # Never click on links, never open attachments.
- # Always check the sender's e-mail address and URL.
- # Log in only via official websites (not via links).
- # Use only online shops that display the "Trusted Shops" label.
- # Never give out login and card data.
- # Use strong passwords and 2-factor authentication (2FA).
- # Activate a notification service to receive a message when payments are made.
- # Check your transactions and payments.
- # Report every theft to the police.

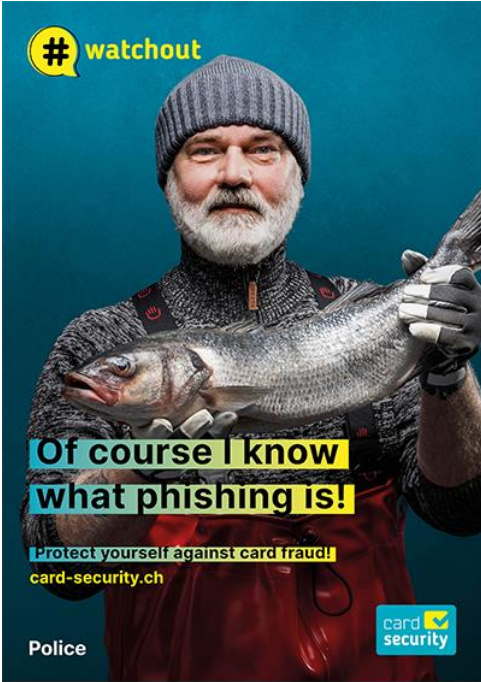
### **About the campaign**

This year's #watchout campaign was launched by the police as part of Card Security. The first wave will run from May 2023 – mainly on the internet with various online measures. From September onwards, the police will also provide information through presentations. For more information, go to [www.card-security.ch](http://www.card-security.ch).

### **Contact**

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The police are drawing attention to the most common scams with four new and concise visuals.




# watchout

**Of course I know what phishing is!**

Protect yourself against card fraud!  
card-security.ch

Police



# watchout

**Of course I know what pharming is!**

Protect yourself against card fraud!  
card-security.ch

Police



# watchout

**Of course I know what carding is!**

Protect yourself against card fraud!  
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# watchout

**Of course I know what scamming is!**

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