



## Q & A

### **What is Card Security?**

Card Security is a national preventative initiative by the police, addressing the topic of card offences (debit and credit cards). We are currently highlighting phishing. Card Security is aimed at the general population, using a website and various campaigns. Specialists from the police and financial institutions can also use the platform to obtain in-depth information on the topic.

### **Why do we need Card Security?**

Crimes with credit cards or debit cards are increasing at a rate of about 10 to 20 percent annually. Card Security is the police central point of contact for all questions regarding misuse of debit cards and credit cards. Card Security combines the expertise of various specialists from the police, financial institutions and card issuers. The website [card-security.ch](https://card-security.ch) provides cardholders, the police and bank employees with comprehensive information on the latest card offences and all preventative measures.

Card Security is also aimed at specialists in this field. On the website [card-security.ch](https://card-security.ch), police departments and banks can find information on current campaigns, reference information and texts on the topic.

Card Security prevention campaigns have reached almost 30 million people in Switzerland since they started in 2020.

### **Who is promoting Card Security?**

Card Security is a police initiative on the issue of card security. Card Security draws attention to the issue of card fraud, using a website and national campaigns. All documents are published in four languages: German, French, Italian and English.

### **What does #ufpasse mean?**

In campaigns and on its website, Card Security employs the #ufpasse hashtag to draw attention to the risks of card fraud.

### **What is the target audience for Card Security?**

The general public, especially those who hold debit cards and credit cards. Likewise, the platform provides much helpful information to specialists at the police and financial institutions.

### **Have card crimes increased in recent years?**

In the past, card crimes used to take place mainly at payment terminals and ATMs. Skimming cases such as these have declined sharply. Nowadays card crimes mostly take place on the net. Card offences are increasing at a rate between 10 to 20 percent per year.

### **What are the most common card crimes on the net?**

Most card crimes on the net start with phishing. To do this, scammers send text messages or emails to their victims. They ask victims to follow a link in the message. Clicking on the link takes the victim to a fake page, where the fraudsters try to obtain as much personal information as possible, including: name, date of birth, credit card number, expiry date. With these data, the perpetrators are equipped to go ahead and steal the victim's money.

### **How are customers supposed to prove they have not fallen for phishing?**

That is difficult. Victims often do not even remember receiving a phishing e-mail and leaving their details. In most cases, quite some time elapses between the acquisition of data and the fraudulent transactions.

### **Why don't banks take responsibility for fraud cases or show more goodwill?**

Liability is governed by the contracts agreed between the bank and its clients. In the event of a dispute the question of liability must be resolved by a court in each individual case. It can however be assumed that if the client has breached their duty of care the bank will not be liable.

### **Does it make sense to file charges against unknown persons?**

Yes it does. As perpetrators move around on the internet, they leave traces which can be tracked down. Because of the concealment tactics they employ it is however difficult to get at the perpetrators. This is why police stress the importance of reporting these offences. Only in that way can the police gain access to important background data for their investigation, which helps them recognise the extent of the threat.

Only when the police (as prosecutors) have the overall picture can they initiate cross-border measures. The new knowledge they gain thereby also strengthens their preventative efforts.

Because of the perpetrators' methods of operation, it may be difficult to find out where the money went. Money mules (money launderers) are often used. These operate in countries that pose major challenges for the police or use anonymous services to cover their tracks.

### **So is cash safer after all?**

Cash is becoming less and less important. Payment by cash is often no longer an option. It is therefore all the more important that cardholders protect themselves as much as possible when using credit cards or debit cards and take these few preventative tips to heart. Following these preventative tips allows users to avoid the majority of cases of card fraud.

These are summarised on the prevention platform <https://www.card-security.ch/karte-schuetzen/>

### **What can I do to protect myself from card fraud?**

- Find out more at [card-security.ch](http://card-security.ch), a platform operated by the police to combat card fraud.
- Ignore any e-mails asking you to follow links in order to provide passwords and personal information.
- If you receive a suspicious e-mail, do not open any links on it or attachments to it.
- Never pass on text codes to third parties.
- Access financial institutions only via the login function on their official website (never via an e-mail link or text message).
- Never share your personal login or card information unless you have done thorough research beforehand.
- If you have disclosed your card details, have your card blocked.
- Activate automated card payment notifications via text message
- During periods when you do not need to use your card, temporarily deactivate it
- Switch off certain card functions (eCommerce).
- If money has been stolen from you, report this to the police.
- Always check your credit card statement and report any anomalies.

### **Contact**

Card Security

E-Mail: [info@card-security.ch](mailto:info@card-security.ch)

Tel: 043 243 65 50