



Press release

Police launch campaign to warn against phishing offences involving debit and credit cards

Online shopping is popular. This also attracts fraudsters. Credit and debit card crimes are increasing by 10 to 20 per cent every year. By far the most common scam is phishing. The perpetrators rely on the good faith and ignorance of their victims. This is exactly where the police come in. Cardholders can prevent theft by taking just a few precautionary measures.

Zurich, 29 May 2024 - Cashless payments have increased significantly in recent years. They are simple, practical and very secure as long as cardholders stick to a few basic rules. But this is also the biggest challenge. "Time and again, we find that cardholders are very unsuspecting. They are often not even aware that they are not allowed to disclose confidential data such as security codes or CVV numbers. Even when you receive a confirmation text message, you should only press OK if you are absolutely sure who the sender is and who gave the order for it," explains Pascal Simmen, Head of Prevention and Deputy Head of Communications at the Schwyz Cantonal Police. "That's why it's important that the police regularly draw the public's attention to the few precautionary measures", says Simmen.

Who is affected by card crime?

Card crime affects people of all ages and genders. This can involve both small and very large sums of money. Card crimes are not systematically recorded in Switzerland. A projection assumes that such crimes totalled around CHF 90 million in 2023. This is based on the experience of individual financial institutions and the Swiss National Bank's figures on card withdrawals in shops, on the Internet and at ATMs in Switzerland and abroad. The average amount of the offence is around CHF 1000 to 2000, although, according to the police, it can also be considerably higher and in individual cases is even equal to the total withdrawal limit.

"We recommend only setting card withdrawal limits as high as is actually necessary," explains Pascal Simmen from the Schwyz Cantonal Police. "It is also important for us that the victims press charges," says Simmen. "Unfortunately, this is often not the case. People who only lose a small amount of money or see the fault as their own tend to cover the damage without reporting it to the police." This is not ideal. Reports help to better understand the actions of the perpetrators and identify connections. This significantly increases the chances of success in police investigations.

Professionals at work

One thing is particularly striking: the perpetrators are becoming increasingly professional. Most card crimes start with phishing. Potential victims are contacted by unknown persons via e-mail, text message or chat and directed to a fake website under false pretences. There, the perpetrators "phish" confidential information. Their victims are asked to enter personal information such as personal data or card information on the website so that the ordered goods can finally be delivered or a purportedly blocked subscription can be reactivated. If you are not careful here, you can lose a lot of money.

Phishing attacks often differ in their presentation and tone. But the basic principle is always the same.

How do I protect myself against phishing?

The following precautionary measures help you protect yourself successfully:

- # Distrust messages from unknown senders. Always check the sender and URL.
- # Never click on links or open attachments; only log in via the official website.
- # Be suspicious if you are urged to act immediately.
- # Only give out card details if the payment transaction is secure.
- # Read the confirmation text message carefully and only press "OK" when you are sure.
- # Use strong passwords and options for two-factor authentication (2FA) or multi-factor authentication (MFA).
- # Activate a notification service to receive a message on your smartphone when payments are made.
- # Check transactions and account statements regularly. Report irregularities to the financial institution immediately.
- # Limit the withdrawal limit. Activate only those card functions that you actually use.
- # Report any fraud to the police.

National police prevention campaign

In previous years, the police have already been proactive in publicising the issue of card fraud with national campaigns. "In this year's card security campaign, we are focussing on phishing," explains Pascal Simmen. "Our aim is to further embed the most important dos and don'ts in the wider population."

This year's campaign will be rolled out in two waves in spring (29 May to 26 June 2024) and autumn (28 August to 25 September 2024). The focus here is on online media and dissemination by the police.

On the website 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 and refresh their knowledge in the new knowledge test.

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Images

