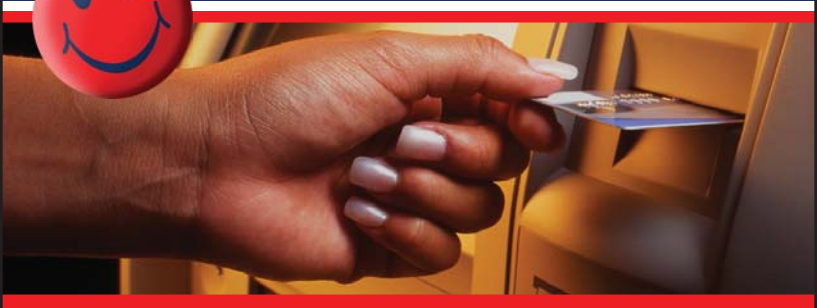
BANK WINDHOEK

Issue 54

Money | Matters



PREVENT CARD FRAUD



By Stoney Steenkamp
Manager: Cards and Support Services

In this edition of Money Matters, we would like to make you aware of the various methods and gadgets used by criminals to commit fraud using your bank card.

Skimming device

This is a device used in the theft of card information, by either manually copying down numbers, or by using a magnetic strip reader on a pocket-sized electronic device to obtain the information electronically. The skimming device enables the fraudster to use your card information on the internet or produce a counterfeit card with your card details on it, and to withdraw money at an ATM, using your PIN.

Lebanese loop (card trapping)

The "Lebanese loop" is a piece of equipment used to trap ATM cards once they have been inserted into the ATM. It is a simple device, which consists of a strip or sleeve, which is put into an ATM slot, trapping the card, once it is inserted. The fraudster might be watching you enter your PIN code, and will later collect the trapped card and use it to access your account.

Shoulder surfer

Fraudsters look over your shoulder and watch you enter your PIN, then steal your card using distraction techniques or pick-pocketing.

How to avoid card fraud

- Keep your personal identification number **(PIN) secret** – don't write it on your card and don't give the number to anyone.
- When you receive your card, **sign it immediately** on the back, in case your card gets stolen.
- When you enter your pin number at the ATM, make sure that no one sees it – **stand as close as possible** to the ATM and be aware of your surroundings. Be on the look out for "shoulder surfers".
- Make sure that the **card** you take from the ATM **is yours**.
- If your card is retained, **contact your branch or our 24 hour helpdesk** immediately. Make sure that you have your cell phone with you, enabling you to report it immediately.
- **Check your cards regularly** to make sure that you have them all – especially your debit and credit cards.
- **Don't lend your card to anyone**, not even to your children.
- If your card gets lost or stolen, please report it immediately so that the card can be cancelled.
- **Do not give your card as security** to "loan sharks".
- **Never accept help from strangers** at an ATM machine.
- **Keep your card in sight** when making a payment at a point-of-sale machine.
- **Keep a look out for skimming devices**.
- Also be aware of phishing scams, which try to gather your personal information over the Internet, SMS or other channels.
- Check your card and bank statement regularly for **unusual or unauthorised** transactions.

Useful Tips when using an ATM:

- Always **be alert** when approaching and using an ATM. Complete your transaction as soon as possible.
- When you withdraw cash, **take the cash immediately** before you take your ATM receipt. If you do not take the cash immediately, it will be drawn back into the ATM after five seconds for your own safety.
- **Check your cash** to ensure that it corresponds with the withdrawal amount on the receipt.
- Please **keep your ATM** receipt for record purposes, especially if you need to enquire about the transaction at a later stage.
- **Avoid** ATMs where there are a lot of people grouping together – especially at month-end.
- Always remember three key aspects, your cash, your card and your receipt.

Report lost, stolen or retained cards or any suspicious activity on your account 24 hours a day at 081 251 2425 or the Helpdesk at (061) 2991200.

Ms Magdalena Semalumba is the lucky winner of N$1000.00 in the Money Matters Issue 53 poll draw.

You could win N$1000! | Opinion Poll

Poll: Do you feel safe when making use of an ATM? Yes/No

SMS the number 1 followed by "yes" or "no" to 987 or
email poll@bankwindhoek.com.na or
vote online at www.bankwindhoek.com.na

*sms's charged at normal rate

Money Matters Issue 53 Results
Did you find the information on UCP 600 informative? Yes/No

Yes	92%
No	8%

Bank Windhoek
Together we do better.

www.bankwindhoek.com.na Proud Founder Sponsor of Team Namibia

INTERACT FCB_MM_53