



PROTECT

YOUR

PIN

HOW TO **REDUCE YOUR CHANCES**
OF BECOMING A **VICTIM OF CARD FRAUD**

www.apca.com.au/protectyourpin

PROTECT YOUR PIN, PROTECT YOUR MONEY

The easiest way to keep your money safe and reduce the chance of becoming a victim of card fraud is to **Protect Your PIN**. Your PIN is the secret code that protects your card transaction account(s). No matter where you are or who you're with, make sure you keep your PIN secret.

PROTECT YOUR PIN, IT'S IN YOUR HANDS

Here are a few key tips to help **Protect Your PIN**.

- 1 Always be careful to shield your PIN when using an ATM or EFTPOS terminal. Use your free hand to cover the key-pad while you enter your PIN.
- 2 Be aware of your surroundings and look out for anybody standing too close to you — they might be watching you enter your PIN. If you are uncomfortable, cancel the transaction and use a different machine.
- 3 Memorise your PIN. Do not write it down and do not store it in your mobile phone, even in a disguised format.

Without your PIN, you can't access your money at ATMs or EFTPOS outlets, and nor can anyone else. By taking simple steps like covering your hand when you enter your PIN, you will make it difficult for fraudsters to get the information they need to get into your account. Make it a habit to **Protect Your PIN**.

- 1 Select a unique PIN. Never use obvious information such as your telephone number, date of birth or address.
- 2 Keep your PIN secret. Change it immediately if you suspect that someone knows your PIN, including a friend or family member.
- 3 Be particularly wary of emails or telephone calls asking you to share your PIN for security or login purposes. Never tell anyone your PIN.

FREQUENTLY ASKED QUESTIONS

- 1 Why is it important to protect my PIN?
Your PIN (Personal Identification Number) is unique to your card – without it, money can't be fraudulently withdrawn from your account. Look after it as you would cash.
- 2 If there is no one else at the ATM, do I still have to cover my hand when I enter the PIN?
Yes. The most common way your PIN can be captured at an ATM is by a hidden camera secretly filming what you enter on the keypad. These are fitted to look like a genuine part of the ATM and can be difficult to spot. The most effective way to prevent this is to use your free hand or purse / wallet to block the view of any cameras.
- 3 What do I do if a shop assistant watches me enter my PIN ?
Do not be embarrassed to ask them to look away, or to use your body or hand to shield your PIN.
- 4 What if the PIN I am given is too hard to memorise?
You can change the PIN you were issued with to one that is easier to remember. Choose one that traces a simple pattern on the keyboard (such as 'C' (3179) or 'U' (1793), or the number of letters in a four-word phrase that you can easily remember (e.g. 'keep your PIN secret' would equate to 4436).

- 1 Why shouldn't I use my address or telephone number?
These are often numbers that criminals can find out, particularly if your card has been stolen from your home. It is better to use a random number or one that means something to you, but wouldn't be obvious to someone else.
- 2 Can I tell my financial institution my PIN, if it asks me for it?
There is no reason your financial institution should need to ask you for your PIN. If you receive such a request, by email or phone for example, contact your financial institution immediately.
- 3 Isn't my PIN useless to anyone else unless they have my card?
If your PIN is captured at an ATM by a hidden camera, the chances are that criminals have also fitted a device to copy the details from your card as you used it. They can then use this data to clone your card and make a copy of it. Combined with your PIN they can use this card at an ATM just as you would.
- 4 How can I tell if my PIN has been compromised?
Check your statements regularly and contact your financial institution immediately if you detect any unusual activity, for example, purchases or ATM withdrawals you did not make.

RELATED LINKS

For up-to-date information, visit:

www.apca.com.au/protectyourpin

SCAMwatch

www.scamwatch.gov.au/content/index.phtml/tag/scamwatch/

Cybersmart

www.cybersmart.gov.au/

Stay Smart Online

www.staysmartonline.gov.au/



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