

DEBIT AND CREDIT CARD SECURITY

How to safely handle your cards



How can you ensure proper credit card and debit card safety? When using a credit card or debit card, it is important to take the proper precautions to protect your private information and finances. This is especially true when using your card to shop online, as the internet is full of card thieves. Below are several practical credit card and debit card safety tips.

Use your cards on trusted websites only

There are phishing attempts everywhere. Some come in emails and are relatively easy to sniff out, but some also pose as real websites with names that look familiar. Before you ever enter your card information, look at the URL and make sure it's the one you intended to shop at.

Use your computer to make online purchases

Public computers are less secure than the one you have at home. Using a public computer to make online purchases puts you at risk of having your personal information stolen. You should also use special care when shopping via public WiFi.

Protect your computer against viruses

Hackers have the ability to expose you to fake websites that may contain malware. Having the latest antivirus software is a great way to keep all your information safe – including your debit card and credit card.

Always get a receipt (even online)

Always print a copy of receipt after making purchases. You can then compare with your billing statement and verify that the totals match.

Report lost or stolen cards immediately

Contact your card issuer right away if your credit card or debit card is stolen so that your card will be blocked right away. You can also block your card via your online banking. Prompt action will ensure you block the card before anyone makes unauthorized purchases.

Keep your passwords secret and hard to guess

A good password is long and combines letters and numbers. A strong password protects you from hackers. You also want to avoid obvious passwords like birthdays and names. Although many people reuse passwords for websites, banking passwords should be different and unique.

Store your PIN safely and secure your card

Do not store your PIN in the same place as your card. Also, sign the back of the card as soon as you receive it. Never just write "See ID" in the signature line — this makes the card invalid, and it's easier to make a fake ID than to forge a signature.

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Manage your cards with Manage My Cards

Manage My Cards lets you control your consumer debit cards within our easy to use ICB Mobile Banking app. Use Manage My Cards to receive real-time transaction alerts and set customized usage controls.

Manage My Cards features:

- Real-time notifications when your card is used.
- Restrict transactions to a certain area using your phone's GPS.
- Set security preferences to match your spending habits for each card attached to your account.
- Set spending limits for every transaction.
- Enable or disable your cards to be used within certain merchant categories such as gas and groceries, hotel and travel.
- Lock and unlock cards with just a few taps on your smartphone.

Download our mobile app to get Manage My Cards today.

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