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Information and Cybersecurity Awareness

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Debit and credit card fraud

'Think before you click, like or share'

Bank card fraud cost the country more than R1 billion during 2019. If you are a victim, it can wreak havoc on your personal finances.

Introduction

Bank card fraud is when someone uses your debit or credit card or the associated account to make a purchase or transfer without your authorisation.

This can happen in different ways:

- If your card were lost or stolen, it could be used to make transactions either in person or online.
- Stolen information gathered by card skimming may be used to create a counterfeit card.



- Fraudsters can obtain your card account number, expiry date and validation code through social engineering using email, text messages and phone calls. This information is then used to make unauthorised transactions without having physical access to your card. This is called Card Not Present (CNP) fraud.
- Someone may use your personal information to take over your account, for example, by applying for a replacement card or doing a SIM swap to enable receipt of OTPs from your bank.

Statistics for 2019 indicate that CNP fraud represents 62% of credit card fraud losses and 47% of debit card losses. For lost or stolen cards, the percentages are 3% and 39% respectively.

How to protect yourself

- Don't let your card out of your sight when making payments.
- Check that you've received your own card back after every purchase.
- Cover the ATM keypad when entering your PIN.
- Keep an eye on the ATM card slot to ensure that your card is not taken out, skimmed and replaced without your knowledge.
- If for any reason you become suspicious while using the ATM, cancel the transaction and remove your card.
- When shopping online, only transact with known, reputable vendors using secure websites.
- Subscribe to your bank's SMS notification services. This will inform you of any transactional activity on your account.
- Review transactions on your account regularly. Query disputed transactions immediately.
- Never quote your card number and expiry date in an email.
- Choose different PINs for different cards.
- Don't write down your PINs or disclose them to anyone.

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