

Payment security: basic tips



Do not tell anyone:

- **CVV code** on the back of your card;
- **bank codes** (one-time passwords);
- **mobile codes** (one-time password);
- your online banking **password**.
- **Set up SMS notifications** for card transactions.
- **Set individual limits** on your payment card transactions.
- **Use a virtual card** for online payments.
- If a bank employee is calling you, tell them that **you will call them back on the official bank number** on the payment card.
- **Block your card immediately** if you accidentally tell a fraudster your card details and passwords.

Be careful with links and check websites



- **Don't follow links from strangers!**
- **Got a link from a friend?** – Don't click it just yet. Fraudsters may have accessed your friend's account. First call your friend and ask them whether they actually sent you the link.
- **Do not enter payment card details** on new or suspicion websites.
- If you realize that a website is fraudulent after you have given your card details, **block your card immediately!**
- **Check** if a suspicious website is listed in the [Stop fraud](#) section of the Cyber Police website and [CheckMyLink service](#).



Protect your accounts!



- **Use complex and different passwords** for e-mail, social media accounts, and online banking.
- **Do not use personal information** when creating passwords (date of birth, address, phone number etc.).
- **Do not use obvious combinations** when creating passwords (e.g., Qwerty12, Password123456, Admin1234, etc.).
- **Protect your accounts! Set up multifactor authentication.**

Buy safely online

- When buying online, **opt for cash on delivery!**
- When shopping on a sales platform (e.g., OLX), **discuss the details of the deal only in the chat of the sale platform**, or use its app!
- **Use a virtual card** for online shopping!



Protect your financial phone number



- **Protect your financial phone** number by linking it to your passport data, or sign a contract with your mobile operator.
- **Do not tell anyone the login and password** to your mobile account.
- **Disable** the remote SIM card replacement function on your phone.
- **Buy an individual SIM card** for communicating with the bank and do not disclose your financial phone number.

More payment security tips

