

Securing your credit card account

Fraudsters are looking for their next victim. Don't let it be you. Arm yourself with these security tips so you can maximize the power of your credit card.

It is best to be proactive and always be safe. Remember, cardholders are responsible for all transactions made using their credit cards. You can avoid disputing unauthorized transactions (and the time and effort that goes with it) by being more vigilant.

List of topics:

- How does card fraud happen?
- What is Dumpster Diving?
- What is Skimming?
- Can Fraud happen online?
- How can I protect my wallet and my cards?
- What other precautions can I take?
- How can I dispute unauthorized transactions?
- What should I do to avoid text and email scams?

How does card fraud happen?

Credit card fraud can happen through various means. When credit cards are lost or stolen, when mail is diverted by criminals, or when fraudsters steal customer information.

To counter the attempts of fraudsters, you need to be vigilant.

Quick Tips

- As soon as you get your new card, call MCC to activate it. Sign at the back of your card with a permanent black ink pen.
- If your card is lost or stolen, inform MCC immediately. Always have the Customer Service Hotline (8700-700) on hand. We suggest programming this number on your cell phone for easy retrieval.
- Don't give out your card details to anyone, even those who call or email you to promise upgrades or exciting offers.
- Don't surrender your cards to anyone.
- Do not disclose your PIN to anyone. Never authorize anyone to do transactions in your behalf especially in cash advance or ATM transactions.
- As soon as you get your statement of account, review the transactions. Report any unauthorized transactions to Metrobank Card Corporation right away.
- If you change your billing address, notify Metrobank Card Corporation immediately.
- Be open to receiving service calls from MCC to validate certain transactions you make using your card.

What is Dumpster Diving

Dumpster Diving is a type of fraud where criminals steal credit card information from discarded receipts or account statements in the trash.

Quick Tips

- Shred unwanted documents that contain your personal or sensitive information (like ID numbers, credit card information, etc)

What is Skimming?

Skimming is a type of fraudulent activity that involves the illegal copying of information stored in a credit card's magnetic stripe. Through skimming, unscrupulous individuals make unauthorized purchases by transferring copied credit card information to counterfeit cards.

Quick Tips

- Whenever possible, your card must never leave your sight while the salesperson / authorized representative of the merchant process your transaction.
- After you make a purchase and your card is handed back to you, make sure the card is yours. You may have been handed a different card and your actual card might have been stolen.
- Upon receipt of your statement of account, report unauthorized transactions by calling 8700-700 immediately.

Can fraud happen online?

Yes, online fraud can happen. When you enter your card details online, there is a possibility that an online fraudster will steal your information. Your card details can be used to make unauthorized online transactions.

Quick Tips

- Avail of MCC's free "Secure Online Shopping (SOS)" feature. This will allow you to add a password to your account, making it more difficult for criminals to make unauthorized internet transactions using your card.
- Be sure that the sites you visit are secure. Transact in an "https" site instead of merely "http".
- If you bank online, don't use "automatic sign on" for bank or credit card sites, especially if you are using a public internet café.
- Avoid providing your credit card number to websites offering "free access"
- Install a firewall in your computer to prevent unauthorized access from hackers.

How can I protect my cards and my wallet?

Here are a few tips for you to consider to help ensure you don't become a victim of fraud.

Quick Tips

- Always keep a close eye on your belongings, especially in public places.
- Never carry all your credit cards at the same time. Your Metrobank Card is likely the only card you'll need.
- If your wallet or purse containing your MCC credit card is lost or stolen, call 8700-700 immediately to block your card and request for a replacement card.

What other precautions can I take?

It's best for you to always be on your guard. We recommend that you take pro-active measures to help you have hassle-free card sprees.

Quick Tips

- If you have plans of traveling, notify MCC and provide your updated contact information. This will prevent your card from being used in a different city.

- You may also expect service calls from us as we always want to protect you and your account from unauthorized transactions.

How can I dispute unauthorized transactions?

Cardholders are liable for transactions made using their Metrobank credit card. For those who are suspected to be victims of fraudsters, you can still help reduce or eliminate your liability.

Quick Tips

- Don't delay. Immediately report the disputed billing errors to our Customer Service team by calling our 24-hour Customer Service Hotline at 8700-700, Domestic Toll-Free Hotline 1-800-1888-5775 (using a PLDT line), or International Toll-Free Hotline at (+your country and area codes) 800 8700 0707. Note that the cards industry has rules in handling disputed transactions and it is then important that signed letter of dispute is sent within 2 business days.
- Inform us immediately. Send your dispute letter to:
METROBANK CARD CORPORATION
6F Chargeback Unit
The MCC Center
6778 Ayala Avenue
1226 Makati City
You may also send the letter via fax through (+632) 898-7394 or via email at customerservice@metrobankcard.com.
- Be precise. Indicate all the relevant details in your dispute letter. Enumerate all the transactions: Name of the Merchant or its description, Amount and Date of Transaction. [Click here](#) to download the dispute form. You may also opt to send us a letter indicating the required information to support your case.

What should I do to avoid text and email scams?

Be wary of messages that you may receive through text or email that encourages you to apply for a credit card and to submit an application via fax or email.

Metrobank Card will never send unsolicited text or email messages.

Quick Tips

- Treat all unsolicited communication with suspicion.
- DO NOT RESPOND to unsolicited emails and text messages.
- NEVER provide any personal information.
- Contact Metrobank Card's 24-hour Customer Service Hotline at 8700-700 for inquiries.