

Card Security Tips

Fraudsters are creative in finding ways to make unauthorized transactions using your credit cards. As card security features and systems are being upgraded to serve cardholders better, fraudsters are also improving their scheming and their illegal activities in various ways.

The best way to avoid credit cards from being compromised is for cardholders to be alert and vigilant in using their cards. Cardholders should always be responsible in keeping their cards secure and private all the time. Here are tips on how you can protect yourself from credit card fraud:

Upon receiving your card:

1. **Immediately sign the back of your credit card.** For new cards, replacement cards, or newly issued cards, it is a must to sign the back of the card with a permanent ink pen right away.
2. **Check if the kit you received has been tampered with.** This is a telltale sign that your card details may have been compromised.
3. **Call Metrobank to activate your card.** For inactive cards, you may call us through our 24-hour Customer Service Hotline at (632) 88-700-700, 1-800-1-8885775 (domestic toll-free), or our international toll-free number at International Access Code + 800 8700 0707.

When using your cards at physically present merchants (i.e. malls, groceries, gasoline stations, restaurants, etc.):

1. **Keep a close eye on your card during transactions.** When paying for your purchases, watch out for suspicious activities such as people checking out or writing down your card details. This is a way for them to use your card on online purchases.
2. **Observe where your credit card is being swiped.** If possible, request the merchant to swipe your card in front of you. Fraudsters may be using a skimming machine that steals your card details to make a mirror copy of your card, which would be used for their illegal activities.
3. **Verify your receipt for the right amount of your purchases.** Call the attention of the merchant for any disparities or any transactions you do not recognize.
4. **Double check your card upon receiving it.** After each transaction, check if the name is correct and if you have the correct card.

When using your card for online transactions:

1. **Use your cards only in legitimate sites.** If you are unsure, avoid inputting your card details in sites where you may be subjected to phishing.
2. **Be cautious of spam or unsolicited emails,** especially if they contain links that direct you to sites where you are asked to provide your credit card details.
3. **Be alert when you receive an unexpected One-Time-Password (OTP).** This is a sign that your account has been compromised. Your OTP is a security feature of your card that you receive through SMS or email for your internet purchases. If you receive an OTP notification but you are not making any online transactions, immediately call Metrobank's 24-hour Customer Service Hotline at (632) 88-700-700, 1-800-1-8885775 (domestic toll-free), or our international toll-free number at International Access Code + 800 8700 0707.
4. **Avoid allowing anyone to use your card for online purchases.** Your card is for your own personal use and you are going to be liable for any excess charges made, especially for those which are recurring.

When receiving calls from strangers:

1. **Validate the calls before disclosing any sensitive information.** If a caller is claiming as an agent from Metrobank, check first the validity of the call by calling our 24-hour Customer Service Hotline at (632) 88-700-700, 1-800-1-8885775 (domestic toll-free), or our international toll-free

number at International Access Code + 800 8700 0707. Any agent from Metrobank will never ask for your security card details, such as the CVV2 codes found at the back of your card.

2. **Do not be tempted with card offers from unknown callers** who will ask you to surrender your cards. Metrobank will never ask you to surrender your credit card for any reason. Sometimes, fraudsters will come to your home under the false pretense of giving you card upgrades or a top-of-the line gadget, and will cut your card in front of you to gain your trust.
3. **Be wary of strangers offering credit card applications.** Fraudsters are out there to steal your identity and to get a credit card for their use under your name. For credit card application, trust only legitimate agents from Metrobank.

Other safety precautions to take:

1. **Update your contact numbers regularly.** This allows Metrobank agents to inform you immediately of any suspicious transactions in your account.
2. **Frequently check your statements.** This would enable you to avoid charges from any unauthorized transactions made using your card. Take note that you only have twenty (20) calendar days after receipt of your statement of account to dispute the unauthorized transactions.
3. **Inform Metrobank about your travel plans abroad.** Before you leave the country, coordinate with Metrobank Customer service representatives for a travel advisory. This enables our Fraud agents to monitor any out-of-the-country transactions and to prevent our system from automatically restricting overseas transactions. It is important to note that out-of-the-country transactions make your credit cards more vulnerable to credit card fraud.
4. **Immediately report lost or stolen cards** to avoid unauthorized transactions and unnecessary charges. Call Metrobank's 24-hour Customer Service Hotline at (632) 88-700-700, 1-800-1-8885775 (domestic toll-free), or our international toll-free number at International Access Code + 800 8700 0707.
5. **Be vigilant of Metrobank notifications** you might receive in the form of calls, emails or SMS. This is an indication that suspicious activities have been detected in your account. To confirm your transactions, call Metrobank's 24-hour Customer Service Hotline at (632) 88-700-700, 1-800-1-8885775 (domestic toll-free), or our international toll-free number at International Access Code + 800 8700 0707.