

Point of Sale Customer Usage Guide

PUBLISHED VERSION

To enhance the security of the Point of Sale (POS) customer experience

Check the Area around the Point of Sale (POS) Device

- ☑ Scan the area briefly as you approach the cashier to ensure no electronic surveillance cameras are directed towards the Point of Sale device. Notify a manager if there are any suspicious-looking individuals around. Avoid using the terminal if you feel unsafe, or if it looks unusual, such as having strange labels on it, or if it looks like it has been tampered with.
- ☑ Avoid opening your purse, bag or wallet while you wait in line. Rather have your card ready in your hand *before* you approach the Point of Sale.

Stay Focused During Transaction

- ☑ Be especially cautious if strangers offer to help you complete the transaction, even if you are experiencing difficulty with it. Never allow anyone to distract you while you are at the Point of Sale. If the cashier or retail clerk offers to “help” you by entering your PIN or removing the card from your sight, kindly refuse the offer.
- ☑ Ensure your handbag, wallet and/or possessions are secure if and when you are asked to sign the transaction slip.
- ☑ Be aware of other customers trying to observe your transaction or standing too close to you. Check that other individuals in the line keep an acceptable distance from you.
- ☑ Be on the look-out for individuals who might be watching you enter your PIN. If necessary, shield your PIN while it is being entered, obstructing potential unauthorized viewing of your PIN as it is entered by raising your hand for cover, or by positioning yourself such that it is difficult for others to see you enter your PIN.
- ☑ *If there is a delay, time out, or if the transaction is cancelled, or aborted, and a second attempt is made to complete the transaction, make note of the date and location and check your monthly statement to ensure a double debit hasn't occurred.*
- ☑ If you notice unusual messages on the terminal screen, or are prompted to enter your PIN twice, be sure to notify store personnel or the retailer's customer service department. You should only have to enter your PIN once for the transaction.
- ☑ If you requested cash back on the Point of Sale transaction, make sure you have received the cash and check the amount on the transaction slip.
- ☑ Never let your card out of your sight during a transaction and follow the merchant, retailer or waiter if they move away to another area to swipe your card. The merchant should only run the card through the Point of Sale terminal, not through any other device.

Produced by the ATMIA Debit Council



- ☑ Do not be in a hurry during the transaction, and carefully secure your card and/or cash in your wallet, handbag or pocket *before* leaving the counter. Don't forget to take your card with you!

Protect your PIN, Card and Account

- ☑ Do not be tricked into providing the three digit or four digit security codes that appear on the front or back of your card, not even to the bank, cashier or police (*except in cases of card transactions with **reputable** companies, with whom you feel comfortable, for phone orders and internet-based payments*). These codes are intended to prevent thieves from copying your card.
- ☑ Do not give your card or PIN number to any stranger. Memorize your PIN (if you must write it down, do so in a disguised manner and never carry it with your card). Try not to use obvious and guessable numbers for your PIN like your date of birth. Please remember financial institutions **NEVER** use email, telephone or other means to ask you for your PIN.
- ☑ If your card gets retained or lost, or if you are interfered with at a Point of Sale, report this immediately to the bank and/or police.
- ☑ Keep your printed transaction record so that when you receive your monthly statement, you can check that the correct amounts were debited from your account.