



# SLEEP EASY: CARD SECURITY NEVER SLEEPS



**People have concerns about using cards due to increase reports of fraud, data breaches, and identity theft.** Rest easy, cards are still a safe choice and much safer than cash or checks. Payment networks like Mastercard work around the clock to ensure your transactions are safe and secure.



**The networks have you covered.** Mastercard's electronic payments technology works tirelessly to ensure that every transaction made on its network is safe, smart and simple. In fact, breaches don't happen at the network level—they happen when businesses, banks or cardholders make errors. In the unlikely event your card data is compromised through someone else's errors, you're protected by a Zero-Liability\* policy that guarantees you won't be responsible for any fraudulent charges.



**Businesses are required to keep you covered.** Mastercard and other networks require that each business using the networks meet security standards to keep your account and identity safe. Networks work constantly with businesses and banks to make them aware of new scams and attacks, often preventing or stopping them before anyone else even realizes what is happening. Businesses are held accountable for failure to follow guidelines or for making errors, and they are required to pay fines and higher rates when they expose their customers to fraud and crime.



**Smart use of cards is your first line of defense.** The first thing you can do is use credit, debit and prepaid cards wisely to protect yourself. You should monitor your balance and transactions frequently, in order to spot fraudulent transactions quickly. If your card is lost or stolen, call the number located on the back of your card immediately. You should also keep your 16-digit account number and the customer service phone number in a safe place at home. Watch out for questionable websites when making online purchases. Use improved technologies like contactless payments, chip, or mobile phone applications to avoid putting physical cards in the possession of someone else.

\*Conditions and exceptions apply. See card packaging for details.

#### About Master Your Card

Master Your Card is a community empowerment education program sponsored by Mastercard, that works with committed partners nationwide to bring information about the benefits of electronic payments technology for underserved communities to build brighter financial futures. The program has facilitated presentations and workshops in numerous cities around the country, provided financial education to tens of thousands of students and reached millions through partners' initiatives and education materials.