

Stay Safe

When making Internet transactions, it is important to follow the below security tips:



The website address begins with https:// rather than http:// and that there is a security icon;

You should never include payment card information in emails which don't benefit from special security protection;

Make sure you are comfortable with the merchants' security and privacy policies.



Some online transactions may require *3D Secure* authentication to provide an additional layer for your protection. You will be asked to verify your identity with the bank during payment by a one-time password or mobile application or other method. Your bank can assist you if you need any help.

Take Note

**Lost cash is gone forever
but lost cards can be
blocked by a simple
telephone call – and
quickly replaced!**

Lost or Stolen

Notify the bank immediately on becoming aware of:

- the loss or theft of your card. In such cases it would be preferable to also report the incident to the Police;
- having a transaction not authorised from your end;
- knowing or suspecting that the PIN is known by any unauthorised third party.

With these simple tips and precautions in mind, payment cards can be a very convenient way and a safe means of payment.



Malta Bankers' Association

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Payment Cards

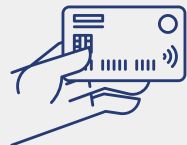
Payment cards issued by banks, i.e. local and international debit and credit cards, continue to be increasingly popular, and their use has become widespread. Such cards offer many advantages, though in using them it is important to take the necessary precautions at all times.



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Advantages

There are numerous advantages to using cards (plastic money). These include:



Readily available funds;
Without the need to carry large amounts of cash;
Easy to use;
Acceptable for online purchases and in most outlets;
Can be used internationally - no need to exchange currency while travelling.



Credit card users will also benefit from:

Purchase on credit up to the agreed credit limit with interest free credit normally for one month;
Pay back the balance over an extended period through monthly instalments;
Benefit from any other bank offers.



Debit cards deduct money automatically from your bank account, every time you make a purchase.

Credit cards give you access to a line of credit that lets you borrow money for purchases and repay it later.

General Use

Here are some essential tips on safeguarding your finances while using the card.



Sign the card on the signature panel on the reverse side;



Memorise the PIN (personal identification number) but never write it down or reveal it to any other persons;



Destroy any notification of the PIN once it has been memorised;
Do not allow anyone else to use your card;



This symbol on the card and EPOS machine indicates that the card can be operated with contactless technology;

A contactless card is tapped on an EPOS machine and the transaction is processed automatically;

For small payments (under €50), the transaction can be processed without inserting the PIN but for larger amounts, the PIN is needed. After a number of contactless transactions, the PIN is required as a security measure.

Always check the amount on the EPOS machine before entering the PIN.

Using an ATM

Observe your surroundings before using the ATM. If the machine is obstructed from view or poorly lit, visit another ATM;



When keying in your PIN make sure no one is looking over your shoulder;

When you are done with the transaction, immediately put your cash, card and receipt away. Do not stand by the ATM counting your cash;
Make sure to decline any assistance (other than from bank employees). Remember that the card and the PIN are only for your exclusive personal use. The bank will never ask you for your PIN.

Step by Step

One of the most common features of an ATM is cash withdrawal. This is done by following the steps below:

1. Insert card and choose the preferred language;
2. Enter your PIN securely;
3. Select the transaction type and bank account type;
4. Enter withdrawal amount;
5. Collect your cash;
6. Print receipt (if needed) and collect the card.

Ibqa' Sikur

Meta tagħmel tranżazzjonijiet bl-Internet huwa importanti li ssegwi l-pariri ta' sigurtà t'hawn taht:



L-indirizz tal-websajt juri <https://> minflok <http://> u li tara čavetta jew katnazz;



Qatt m'għandek tinkludi informazzjoni dwar il-kards tal-ħlas f'emails li ma jibbenefikawx minn protezzjoni ta' sigurtà speċjali; Kun żgur li tkun komdu bis-sigurtà tan-negozjanti.

Xi tranżazzjonijiet onlajn jistgħu jeħtieġu awtentikazzjoni ta' 3D Secure bħala mezz addizzjonali għall-protezzjoni tiegħek. Inti tinalab tivverifika l-identità tiegħek mal-bank waqt il-ħlas b'password ta' darba jew applikazzjoni fuq il-mobajl jew metodu ieħor. Il-bank tiegħek jista' jgħinek jekk għandek bżonn xi għajnuna.

Żomm f'moħħok

Il-flus mitlufa jew misruqa jintilfu għal kollox, imma kard mitlufa jew misruqa tista' tkun imblukkata b'semplici telefonata – u mibdula fi żmien qasir!

Mitlufa jew Misruqa

Avża lill-bank immedjatament f'każ:

- li titlef jew tinsteraqlek il-kard. F'dawn il-każijiet ikun jaqbel li tirraporta wkoll lill-pulizija;
- li jkollok tranżazzjoni mhux awtorizzata minn naħa tiegħek;
- li taf jew tissuspetta li l-PIN sar jafu xi haddieħor.

B'dawn il-pariri u l-prekawzjonijiet simpliċi, il-kards jistgħu jkunu utli biex tiżgura li l-pagamenti tiegħek isiru malajr u b'mezz sikur.



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Kards tal-ħlas

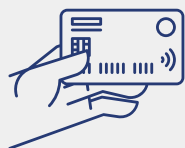
Kards tal-ħlas maħruġa mill-banek, jiġifieri kards ta' debitu u kreditu lokali u internazzjonali, qed isiru dejjem aktar popolari, u l-użu tagħhom qiegħed dejjem jinfirx. Dawn il-kards joffru ħafna vantaġġi iżda huwa importanti li tiegħu l-prekawzjonijiet meħtieġa f'kull ħin.



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Vantaġġi

Hemm bosta vantaġġi għall-użu tal-kard. Dawn jinkludu:



Fondi faċilment disponibbli;
Mingħajr il-ħtieġa li ġgorr ammonti kbar ta' flus kontanti;
Faċli biex tużahom;
Aċċettabbli għal xiri onlajn u fil-biċċa l-kbira tal-ħwienet;
Jistgħu jintużaw barra minn Malta - m'hemmx bżonn li ssarraflus kontanti meta tivvjagga.



Jekk tuża il-kard ta' kreditu (*credit card*) tibbenefika minn:



Xiri b'self sa ammont miftiehem minn qabel mal-bank;
Self bla imġax normalment sa xahar u self li jithallas lura b'pagamenti kull xahar;

Kards ta' debitu (*debit cards*)
jnaqqsu l-flus awtomatikament mill-kont bankarju tiegħek, kull darba li tigi użata.

Kards ta' kreditu (*credit cards*)
jagħtuk aċċess għal self ta' flus li tħallashom lura aktar tard.

Użu Ġenerali

Suġġerimenti essenzjali kif tiegħu ħsieb il-kard:



Iffirma l-kard fuq in-naħa ta' wara meta tirċeviha;



Immemorizza l-PIN (numru ta' identifikazzjoni personali) u kun żgur li ma tiktbu mkien u ma tgħidu lil ħadd;



Meta tkun ftakart il-PIN, hu ħsieb li tarmi n-notifika tal-PIN;
Qatt tħalli lil ħaddieħor juża l-kard tiegħek;



Dan is-simbolu fuq il-kard u l-magna EPOS jindikali li l-kard tista' titħaddem b'teknoloġija ta' pagament mingħajr kuntatt (*contactless*);
Kard mingħajr kuntatt (*contactless*) tintuża fuq magna EPOS u t-tranzazzjoni tigi pproċessata awtomatikament;

Għal ħlasijiet żgħar (taħt il-€50), it-tranzazzjoni tigi pproċessata mingħajr ma jiddaħħal il-PIN. iżda għal ammonti akbar, il-PIN huwa meħtieġ. Wara numru ta' tranzazzjonijiet mingħajr kuntatt (*contactless*), il-PIN huwa meħtieġ bħala miżura ta' sigurtà.

Dejjem iċċekkja l-ammont fuq il-magna EPOS qabel ma ddaħħal il-PIN.

Uża l-ATM

Kun ċert li l-ATM li se tuża tkun imdawwla sew u ma tkunx f'xi post imwarrab;



Meta ddaħħal il-PIN kun żgur li ħadd ma jkun qed iħares minn warajk;

Meta tlesti t-tranzazzjoni, iġbor il-flus kontanti, l-kard u l-irċevuta tiegħek, immedjatament;
Mhux rakkomandat li toqgħod ħdejn l-ATM tgħodd il-flus;
Kun żgur li tirrifjuta kull assistenza (apparti minn impjegati tal-bank). Ftakar li l-kard u l-PIN huma għall-użu personali tiegħek biss. Il-bank qatt mhu se jistaqsik għall-PIN tiegħek.

Pass pass

Waħda mill-aktar karatteristiċi komuni ta' ATM hija l-irtirar ta' flus kontanti. Dan isir billi ssegwi l-passi t'hawn taħt:

1. Daħħal il-kard u agħzel il-lingwa preferuta;
2. Daħħal il-PIN tiegħek b'mod sigur;
3. Agħzel it-tip tat-tranzazzjoni u t-tip tal-kont bankarju;
4. Daħħal l-ammont li trid tigbed;
5. Iġbor il-flus kontanti tiegħek;
6. Hu l-irċevuta (jekk meħtieġa) u l-kard.