



TEXHILLCO
SCHOOL EMPLOYEES
FEDERAL CREDIT UNION

TSEFCU DEBIT & CREDIT CARD FRAUD FAQs

The following FAQs provide information regarding the recent rise in credit and debit card fraud activity in our market areas, addresses the commitment TSEFCU has to its members and offers tools and best practices to help prevent fraud from happening to our Members.

Has TSEFCU experienced a card data security breach?

TSEFCU has not experienced a breach to our card data, and our security systems, which are in place to protect our Members card information, have not been compromised. Fraudulent activity has been attributed to card compromises at merchants and merchant processors.

While the fraudulent activity is not a result of a breach at TSEFCU, protecting the assets of our Members remains our highest priority. We take these situations very seriously and have a dedicated staff that uses world-class tools and systems to detect and prevent fraud, regardless of the source. Our monitoring of both debit card and credit card activity is completed in real-time and is conducted around the clock – every day of the year. In addition, our staff are working closely with our debit and credit card processors to ensure your hard-earned money is returned to your account(s) as quickly as possible.

If there was no breach of TSEFCU card data and security systems, how does fraud occur?

Card fraud is on the rise at merchants, ATMs, and gas pumps nationwide and happens when a merchant or merchant's processor is impacted by a card compromise. When a card compromise event occurs, it happens at point-of-sale and merchant systems, and not at TSEFCU.

The recent spike in fraudulent activity is not unique to any one credit union or bank, and is taking place across the U.S. The spike is attributed to attempts by criminals who continuously try to find ways to compromise the more secure EMV chip-enabled technology. New measures of authentication are rolling out all the time to try to derail the fraudsters.

Where are cards being compromised?

Cards are compromised at merchants. Visa and MasterCard will not disclose to financial institutions where the fraud occurs, relying on merchant(s) to release information to the public when a compromise occurs. As good measure, we recommend that Members not only contact TSEFCU Member Care when fraudulent activity is suspected, but also reach out directly to any stores or businesses where the Member believes unauthorized purchases were made.

Did TSEFCU re-issuing debit and credit cards because of a breach?

No, TSEFCU is not re-issuing debit and credit cards because of a breach. TSEFCU has not experienced a breach to our card data. TSEFCU will continue to employ the highest levels of fraud prevention monitoring tools available to ensure the integrity of our Members' accounts.

One of our latest fraud prevention monitoring tools is the EMV chip-enabled cards. TSEFCU has 100% of our debit and credit cards using EMV chip technology. We are proud to say we were one of the first institutions in Texas to accomplish this fraud prevention task.

A chip-enabled card features EMV technology, which is an embedded microchip that provides an extra layer of protection against fraud. EMV – which stands for Europay, Mastercard® and Visa® – is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. When a chip-enabled card is used for payment, the chip and payment terminal work together to create a unique transaction code that cannot be used again. If someone were able to gain access to that and

attempted to use the unique code for a subsequent purchase, the transaction would be denied.

How does TSEFCU protect its Members from fraud?

TSEFCU has dedicated fraud prevention/monitoring departments that uses world-class tools and systems to detect and prevent fraud. Our monitoring of both debit card and credit card activity is completed in real-time and is conducted around the clock – every day of the year.

To help protect against card fraud, TSEFCU issues EMV chip cards, the global standard in security, and our fraud prevention/monitoring departments work closely with MasterCard to research and identify card fraud.

In addition, TSEFCU's debit and credit card processors utilize specialized software to help identify and reduce fraud risk by detecting potentially fraudulent PIN-based and signature-based transactions.

This service monitors Member's normal transaction behavior and scores transactions for potential fraud based on a variety of factors. The system then automatically contacts the Member to confirm or deny fraud via multiple contact methods.

In order to provide the highest level of protection, it is very *important* your mobile phone number and email address be accurate and updated in our system.

Members should also save the following Fraud Service phone numbers in their phones:

- **Debit Card Activation/pin: 833-681-3490**
 - **Debit Card Lost or Stolen: 833-933-1681**
 - **Debit Card Lost or Stolen International: 812-647-9794**
 - **Debit Card Dispute: 866-279-1399**
 - **Debit Card Call Center/Support: 501-246-8497**
 - **Debit Card Call Center Intl.: 866-207-9154**
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What should a Member do if they suspect fraudulent activity on their account?

We take protecting our members' finances seriously. If a TSEFCU debit or credit card has been lost or stolen, or an account has been compromised, it is important for the Member to take the following steps:

Resources

[Equifax® Breach Website](#)

Government Resources

Identitytheft.gov

[Identity Theft Protection Following the Equifax® Data Breach—CFPB
Extended Fraud Alerts and Credit Freezes - Federal Trade Commission](#)

[The Equifax® Data Breach: What to Do - Federal Trade Commission](#)

[Request Your Annual Free Credit Report – USA.gov](#)

Fraud Awareness

TSEFCU members are advised to report situations of consumer fraud to the Federal Trade Commission at ftc.gov.

The FTC enters Internet, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Notify your local law enforcement agency to report abusive and threatening

calls and/or to file an Identity Theft Report. Notify the major credit reporting agencies (credit bureaus) to request a "fraud alert" on your file that will require creditors to call you before they open any accounts in your name. The major credit reporting agencies are:

Equifax: 800-525-6285

Experian: 888-397-3742

TransUnion: 800-680-7289

Fraud Prevention Tips

- Always know where your card is, and if you misplace it, call the appropriate number listed above so the card can be blocked from use.
- Never write your Personal Identification Number, or PIN, on the card or carry the written PIN with you.
- Do not share your PIN with anyone.
- Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable. If you've never done business with the company before, do an online search first for reviews or complaints.
- Carry your cards separately from your wallet. It can minimize losses if someone steals your wallet or purse. And carry only the card you need for that outing.
- During a transaction, keep your eye on the card. Make sure you get it back before you walk away.
- Never sign a blank receipt. Draw a line through any blank spaces above the total.
- Save your receipts to compare with your statement.
 - Open your bills promptly — or check them online often — and reconcile them with the purchases you've made.
- Report any questionable charges by calling the number on the back of the card.
- Notify TSEFCU if your e-mail, address, or phone changes, or if you will be traveling. Don't write your account number on the outside of an envelope.
- MasterCard participates in the new EMV 3-D Secure Tokenization
- Periodically check your credit report with one of the online credit reporting services.

Identity Theft

[FTC Fighting Back Against Identity Theft](#): Valuable information on identity theft and what to do if your identity is stolen.

[National Do Not Call Registry](#): Managed by the Federal Trade Commission (FTC), a national consumer protection agency. Take steps to avoid telemarketing scams by registering your home phone number and mobile phone numbers online or via telephone at [888-382-1222](tel:888-382-1222)

What tools does TSEFCU offer to help safeguard against fraud?

To ensure TSEFCU Members use their debit and credit cards with confidence, we offer the following FREE tools to help put them in control of their card security:

1. **Debit Card Purchase Alerts**, set up in our cell phone app, allows Members to monitor their card and receive alerts for transactions in real-time; to immediately detect potentially fraudulent activity.
2. **EMV 3-D Secure - Tokenization.**
3. **TSEFCU Online/Mobile Banking Alerts** provide alerts via text message, phone call, secure message or email when events occur on a member's account(s). Log into our ItsMe247 Home Banking and set up your notices!

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