

Recommendations for safe use of PostFinance credit cards/prepaid cards

The most important security recommendations

- Sign the card on the back immediately upon receipt.
- Always keep your card in a safe place and check regularly if it is still in your possession, especially when travelling.
- If your card is lost, stolen, retained in an ATM or if you suspect misuse, have the card blocked immediately by PostFinance Ltd Customer Service.
- Always keep the Customer Service (blocking service) telephone number handy – save it on your mobile phone and carry the emergency slip below with you.
- Always check your monthly statement against your purchase receipts. Report any discrepancies, especially debits resulting from misuse of the card, within 30 days of receiving your monthly statement to PostFinance Customer Service.
- Deactivate your old card by cutting the magnetic strip, chip and hologram.

Other useful security recommendations

Use of the PIN (personal ID number)

- If you suspect that your PIN has been seen by someone or is known to third parties, change it immediately at a Postomat or have the card blocked.
- Never pass your PIN on to a third party. PostFinance employees, bank employees and members of the police force will never ask you for your PIN.
- When entering your PIN, always hold your free hand or an object over the keypad to prevent other people from seeing your PIN. This applies to both withdrawing cash and to making payments in stores.
- Keep your PIN secret. Under no circumstances should it be passed on to other people, kept with the card or marked on the card, even in disguised form. Do not select an easily accessible combination such as date of birth, telephone number, etc.
- PostFinance supports 3-D Secure. This is an internationally recognized security standard from VISA (Verified by Visa) and MasterCard (MasterCard SecureCode) for online credit card payments. 3-D Secure is a requirement for online payment in many online shops. Please register your card(s) (MasterCard and Visa) at www.postfinance.ch/3dsecure.
- Please never disclose your registration data or password by e-mail to third parties. PostFinance will never ask you for these details.
- If a debit is made but no goods are delivered, please inform us within 30 days in writing.
- Never disclose your card number for information purposes only.

Using the card abroad

- When travelling, only take along the cards you will use and never leave them unattended (e.g. in a car, hotel room, etc.). Keep the other cards in a safe place at home.
- Whenever possible, ensure that the transaction takes place in front of you and try not to lose sight of your card (e.g. vendor takes it into a back room – danger of a copy being made).

Purchasing online

- When executing transactions online, you should generally observe Internet security rules, i.e. always use an up-to-date anti-virus program and firewall.
- Only provide your credit card number via connections with secure encryption between your computer and the recipient (e.g. SSL standard). These pages are recognizable by the security padlock.

For when you're on the move

PostFinance MasterCard
PostFinance Visa Card

PostFinance
Surpassing support.

If your card is lost or stolen or if you suspect it has been misused, please inform us immediately by telephone.

For PostFinance MasterCard / Visa Card
From Switzerland 0848 888 400
From abroad +41 44 828 32 81

For PostFinance Visa Business Card
From Switzerland 0848 888 410
From abroad +41 44 828 34 13