

How to Protect your ATM Card From Hackers



You have to make every effort and learn **how to protect your ATM card from hackers**. There are a lot of scam going on in the cyberspace and one of the common one is debit/credit card hacking. So, it is very necessary for all bank account holders to learn how they can prevent hackers from using their credit or debit cards.

This article will show you all the necessary information you need to safeguard your ATM card.

Did you notice any unusual transaction activities or alerts on your bank account? It could possibly be that someone is operating your account without your knowledge or probably the hacker is about to compromise your account and steal your hard-earned money. So, there are a few things required from you to prevent this kind of incident from happening.

As of last year November, when I got my Master Card from the Bank, a few weeks later I started getting some debit alerts and I did not order anything online or any offline. It happened like three times before I made up my mind and visited the bank to lay a complaint. They told me that someone is shopping with my Debit Card. I requested the card should be Blocked and got a new one.

AFP Vision 2028: A World-class Armed Forces, Source of National Pride

Now I am going to show you how to protect your debit card from hackers:

How to prevent credit card theft online

Do you know your debit or credit card can be hacked online? This occurs mostly when you start adding your card details to non-secured sites or scam sites, however, below is how to be safe:

- Don't add your card details to any sites without "https"
- Do not add your card details to any untrusted websites.
- Make sure the site you are adding your card details is collecting payment with a trusted payment gateway, for example, Paystack, Flutterwave, and lots more.

However, if you notice any unusual activities on your bank account after adding your card details to any sites, for example, unnecessary debit alert. Kindly go to your bank or use your phone to block the card to prevent hackers from stealing your money.

Although in some cases you won't get any debit alert or notice any suspicious activities on your account via SMS. So, the best way to monitor your account is to check your E-statement and track your banking activities at ease.

How to Protect Your ATM Card from Hackers?

Make sure you read carefully and most importantly adhere to all the instructions on this article:

Don't Buy From A Phishing Site

One of the easiest strategy hackers use to hack your ATM cards is called phishing. They will design a fake website that looks very legit and add a fake payment gateway to steal your card details. This kind of incident has happened a few years back when Jumia was doing their Black Friday, a lot of hackers went and designed phishing sites that look exactly like Jumia and they succeeded in stealing many card details. So, it is very important to know the kind of websites you put your card details.

Do Not Disclose Your Card Details To Anyone

Your ATM card is meant for you and you alone, so if you really care for your safety then do not disclose it to anyone no matter what or how close the person is to you. Someone can actually purchase stuff or steal your money when you leave your ATM card with them. Some will snap your ATM Card with their phones and return the card back to you.

Beware Of SMS From Hackers

Have you ever received the kind of SMS below?

"Hello dear customer, this notifies you that your ATM card has an issue and need to be fixed urgently. Kindly send your card details, expiry date, CVV, name, and BVN to this number to fix it."

AFP Core Values: Honor, Service, Patriotism

AFP Vision 2028: A World-class Armed Forces, Source of National Pride

Some of the hackers can even call you to steal your card details or your BVN. Please be very careful because no customer care will call you and demand your card details or your BVN number, rather they will invite you to the bank if they notice any problem on your account or have any message for you.

There is something more to learn about how to protect your ATM card from hackers.

Beware of Some P.O.S Agent

Do you know that some P.O.S agents are scammers who are after your card details? Yes, it is true. So, you need to be very careful of the kind of Terminals you do your P.O.S transactions.

Don't Disclose Your BVN To Anyone

Your BVN is not needed in any kind of transaction you want to make online or offline. It is your personal identification number that is linked with your bank account, so be very careful of any website or anyone that is requesting your BVN. It is very easy for a hacker to compromise your account after collecting your BVN.

What Can I Do After My ATM Card Was Hacked?

This article has shown you how to protect your ATM card from hackers, however, if your account is hacked already, below are the few things to do:

- Check your bank statement often.
- Did you notice any suspicious activities on your account? If yes please go to your bank and block the ATM card.
- Block your ATM immediately you lose it.
- Go to the nearest bank to lay a complaint about any suspicious activities on your account.

Conclusion

With the instructions in this article, you now know how to protect your ATM card from hackers, however, if you still have questions please let me know.

Please share this article with your family and friends to help them protect their hard-earned money.

References:

- https://futtress.com/how-to-protect-your-atm-card-from-hackers/?fbclid=IwAR1uoj04ZfizQBw02K_Pkwle8Jpyb7yGNJxV5-sAq3clBe_Yb2q6LimkRc
- https://www.securityweek.com/new-attacks-allow-bypassing-emv-card-pin-verification/?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+Securityweek+%28SecurityWeek+RSS+Feed%29
- <https://www.securityweek.com/cybercriminals-could-be-cloning-payment-cards-using-stolen-evm-data>

AFP Core Values: Honor, Service, Patriotism