



Better Signed Than Sorry

IF YOUR VISA® CARD DOES NOT HAVE YOUR SIGNATURE AND FALLS INTO THE WRONG HANDS, ANYONE COULD USE YOUR CARD.

When you present a signed *Visa* card for payment, a merchant can verify your identity as the rightful *Visa* cardholder by comparing your signature on the sales draft to the signature on the card.

Writing “See ID” on the signature panel of your *Visa* card is not a valid signature. Also, if the card is stolen, it’s easier for fraudsters to use as there is no signature they have to try to forge.

If the card does not have your signature, or is signed with “SEE ID”, the merchant must:

- **Make** sure the card is signed before completing the sale.
- **Ask** you for some form of positive ID.
- **Compare** the signature on the ID to the signatures on the card and sales draft.

**For your protection,
sign your card with
your signature now.**



Tips to help you fight counterfeit fraud:

- **Protect your cards as if they were cash** – Don't leave them out in places where criminals can gain easy access to them.
- **Keep an eye on your card while it is being processed** – Look out for cashiers who swipe your card through more than one card reader. This could be a sign that they are capturing the information on the magnetic stripe of your card for the purpose of making a counterfeit copy, a practice known as 'skimming'.
- **Ask questions** – If you notice that a cashier swiped your card through more than one card reader, ask why. There are legitimate reasons for swiping cards through more than one card reader, such as the fact that a merchant's cash register may not be connected to its point-of-sale authorization terminal. However, it is better to ask questions if you are concerned about a merchant's practices.
- **Ensure that you get your card back immediately after every purchase** – One of the easiest ways for thieves to obtain your credit card information is for them to steal your credit card.
- **Check your billing statement and verify the amounts of your purchases** – Look for any transactions you don't recognize and report them immediately to your financial institution. This is where having receipts on file comes in handy.
- **Check your card when it is returned to you** – Ensure the card you gave to the cashier is the same one you get back and that the card has not been altered in any way.
- **Sign the back of your new card as soon as you get it** – Destroy unwanted cards so no one else can use them.
- **Make a list of all your cards and their numbers and keep this list in a safe place** – This information is helpful when reporting lost or stolen cards.
- **Report lost or stolen cards immediately to the financial institution that issued your card** – The sooner your financial institution knows about a lost or stolen card, the sooner they can block the account.
- **Report suspected fraud to Phonebusters** – Call **1-888-495-8501** or online at **www.recol.ca**.

Visit www.visa.ca/securewithvisa for more information on counterfeit and other types of credit card fraud, and how you can play a role in protecting your cardholder information.



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