



Press release

Police launch Card Security campaign against card fraud

Card fraud is one of the most common criminal offences in Switzerland. Most types of fraud in this context are targeted at the weakest point: the cardholders themselves. The police have launched a new campaign to make the population aware of the risks involved in using debit and credit cards.

Zurich, June 2, 2020 - Card fraudsters use many kinds of scams. In most cases they take advantage of the inattention of the cardholders or their great trust in their fellow human beings. The police's Card Security Campaign starts right here. Because people are the weak point exploited by card fraud. This much is clear: Increased attention when using debit and credit cards can reduce card fraud to a minimum.

Risk group: senior citizens

Card fraud happens everywhere and mostly unexpectedly. Someone spies your PIN or you get distracted at the cash machine and your money and card are gone. Anyone who has been the victim of card fraud knows that it is not only a great headache, it can also be really expensive. The perpetrators withdraw large amounts of money from various machines within minutes, usually before their victims even notice that they have been robbed.

"We find time and again that the victims of card fraud never expected anything like this to happen to them. After all, most of them have been withdrawing money from cash machines for decades and nothing has ever happened," says Rolf Nägeli, Head of the Commissioner's Office for Crime Prevention of the Zurich City Police. "Most of the victims are over 65 years of age, often even over 80. The perpetrators take advantage of their good faith," says Nägeli. "The worst thing is inattentiveness," he says. "A classic card crime involving theft of the card and spying on the PIN usually involves large sums of money."

Fewer cases during corona

It is therefore not surprising that the losses caused by card fraud were much lower during the corona lockdown: "On the one hand, this can be explained by the fact that more people over the age of 65 stayed at home," says Nägeli, "but on the other hand, we also noticed that many more people used contactless payment methods," which made it impossible to spy on a PIN. "Of course, contactless payment also involves certain risks, but the losses are much lower," says Nägeli.

Increase awareness amongst the population

For this very reason, it is important that the population is made more aware again after the corona measures are relaxed: "We have noticed that the simple preventive measures in dealing with debit and credit cards are repeatedly forgotten," explains Nægeli. In particular, this includes shielding your PIN and not writing it down anywhere, not letting strangers distract or help you at the cash machine, and keeping the card safe. "Most people know that they have to shield their PIN when entering it," Nægeli continues, "and yet many cardholders don't." They lull themselves into a false sense of security.

The police's new nationwide Card Security campaign is designed to raise public awareness of the use of debit and credit cards. Posters, videos for social media and a brochure with helpful tips were created for this purpose. Cardholders can also visit www.card-security.ch for comprehensive information on the topic. All materials are delivered and distributed by the local police corps. They are also available to answer questions.

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