Keep The Naughty Away And Your Holidays Nice

Protect your finances and personal information with holiday security tips from PNC Bank

PITTSBURGH, Nov. 17, 2016 – What's on your holiday checklist: shopping, cooking, galas and travel? You're not alone. In fact, consumers are expected to spend more than $650 billion* during the upcoming holiday shopping season, with non-store sales projected to increase between 7 and 10 percent (National Retail Federation). And, nearly 70 percent of consumers surveyed (Orbitz.com) plan to travel for one or two of the holidays this season. With all the hustle and bustle on a quest to check off everything on your list, don't forget one of the most important things: security.

In an effort to keep your finances safer this holiday season, PNC Bank is providing a few tips to keep your personal and account information more secure.

EIGHT TIPS TO SHOP MORE SECURELY

1. **Shields Up** - When punching in a Personal Identification Number, or PIN, to authorize an in-store purchase or an ATM transaction, or simply removing a credit card from your wallet, use your hand to shield the numbers. Cellphones are cameras, and can be used for more than capturing embarrassing moments in life to post on social channels.

2. **Look for the lock** – Shop only on secure sites by looking for a closed padlock icon, green address bar, or a URL that begins with https. Sign up for digital wallets that allow more secure purchases online, such as Visa Checkout, Android Pay or Apple Pay.

3. **Shop online, shop from home** – Avoid shopping online using a public Wi-Fi network. Public Wi-Fi may not be as secure, making it easier for your personal information to be compromised. Sign up for alerts from the courier/shipper to notify you of package delivery and to help prevent package theft from your doorstep.

4. **Dip with your chip** - Chip card technology helps shield your card information with an extra layer of security when you shop in a store. This technology is more widely available at retailers today and creates a one-time code for each purchase that is impossible for criminals to reuse. Consumers could also look into using digital wallets that allow consumers to make more secure and quick purchases online, such as Visa Checkout, Android Pay or Apple Pay.

5. **Look out for a skimmer** - Before using an ATM, check it for signs of an ATM skimmer, which can steal card information. When in doubt, wiggle or pull the card reader or PIN pad. Real ATMs are solidly constructed and won't have loose parts.

6. **Opt for emailed receipts and statements** – Lose the paper trail. No paper receipts, no paper statements delivered to your mailbox eliminates opportunities for the naughty to access any portion of your personal or account information.

7. **Use re-loadable gift cards** - Select the re-loadable cards that can be used for purchases at a number of on-line or brick-and-mortar retailers. Load on the dollar amount you've budgeted for holiday shopping. These cards are not connected to any of your bank or credit card accounts, keeping your accounts safe in the event of a data compromise. An added benefit, sticking to the amount loaded on the card helps you stay within your budget for the holiday season.

8. **Monitor your account regularly** - After the wrapping paper stops flying around your house, remember to review your account statements and recent transactions. Look for any discrepancies and immediately report any unknown activity to your bank.

SIX TIPS FOR MORE SECURE HOLIDAY TRAVEL

1. **Notify bank/credit card issuers of your travel plans**: Financial institutions are continuously on alert for irregularities in your purchase history to detect and deter fraud. If your provider thinks you may be a victim of fraud, your card could be deactivated.

2. **Set up mobile alerts:** Flag fraudulent activity by setting up mobile alerts. You can receive text messages or an email notifying you when a bank transaction takes place involving your account. If it's not an approved transaction, you can notify your bank immediately.

3. **Pack an extra card:** Travel with a backup credit card when on vacation. In the event that your primary card is lost or destroyed, this secondary card should allow you to continue making purchases and enjoy the rest of your trip.

4. **Order foreign currencies before leaving the country:** It is recommended that you travel with some amount of foreign currency. Speak with your bank about exchanging U.S. dollars for some foreign currency at least three days prior to traveling abroad.

5. **Set up auto bill pay:** Stay current on your bill payments. Banks make it easy to set up payments in advance, and have them issued in a timely manner through your bank account.

6. **Don't broadcast your plans on social media** - No need to give criminals a heads up that you are not home. Share your adventure and pictures when you return back home.

These tips should provide you with the information needed to make smart and useful decisions this holiday season. For further information on security and fraud protection, visit the PNC Security Assurance page to learn more.

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