

# Watch accounts closely when card data is hacked

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Keep a close eye on your account activity and report suspicious transactions quickly if you believe someone stole your credit or debit card information.

It doesn't matter if your account number was among millions of others swept up in a massive data breach, or if a hacker snared your information from an unsecure WiFi network, if you take the right steps, you will not be responsible for unauthorized debits to your checking account, or charges to your credit card.

## Check your statements for unauthorized charges or debits

If you have online or mobile access to your accounts, check your transactions as frequently as possible. If you receive paper statements, be sure to open them and review them closely. You should do this even if you're not sure your information was compromised.

Look for any suspicious activity like unfamiliar merchant names, especially from merchants outside your area, even if the transaction amounts are small. Sometimes thieves will process a small debit or charge against your account and return to take more if the small debit or charge goes through.

Make a habit of monitoring your accounts. Fraudulent charges or debits to your accounts might occur months after the theft of your information.



## Immediately alert your provider if you spot suspicious activity

Contact your bank or card provider immediately if you suspect an unauthorized debit or charge. If a thief takes money from your bank account by debit, or charges items to your credit card, you should cancel the card and have it replaced before more transactions come through. You should also consider changing your PIN just to be on the safe side.

### For credit cards

You are not responsible for unauthorized charges if someone stole only your credit card account number. If the card is lost or stolen too, you could be responsible for up to \$50.

## For debit cards

If an unauthorized transaction appears on your statement (but your card or PIN has not been lost or stolen) you will not be liable for the debit if you report it within 60 days after your account statement is sent to you. But, if the charge goes unreported for more than 60 days, your money could be lost. When you report the theft, the bank will investigate and may credit the money back to your account.

The time for you to report is much shorter if your card or PIN has been lost or stolen (2 business days, in order to limit your liability to no more than \$50 of unauthorized charges), so make the report as soon as you learn that your card is missing or your PIN has been stolen.

## For payroll, benefits, and prepaid cards

For these types of cards, your rights vary depending on the card. If you think someone stole information from a payroll, government benefit, or prepaid card, check with the provider to find out its policy and deadlines for disputing charges. Your rights vary depending on the type of card.

## How to report a suspicious charge or debit

If you spot a fraudulent transaction, call the card provider's toll-free customer service number immediately. Ask how you can follow up with a written communication. Your monthly statement or error resolution notice also likely includes instructions on how and where to report fraudulent charges or billing disputes.

Be sure to keep copies of your letters for your records. Write down the dates you make follow-up calls and keep this information together in a file.

**Tip:** If you get a replacement card with a new number, remember to update any automatic payments linked to the card.

## Contact us if you're unhappy with card providers' response

Card providers should investigate the charges and respond quickly – generally within 10 business days of receiving an error notice for debit card disputes or within two billing cycles for credit card disputes. You have a right to know the results of the investigation.

### Submit a complaint

If you have an issue with the card provider's response, you can submit a complaint to us. Go to [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or call (855) 411-CFPB (2372).

You can also learn more about billing disputes and your card protections at [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb).