



FOR IMMEDIATE RELEASE

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Sheriff's Office Reminding Citizens to Protect Themselves against Unauthorized Debit Card Use

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The Washoe County Sheriff's Detectives would like to remind citizens to protect themselves against unauthorized debit card transactions, for which they may be held liable. In this day and age of technological advances, the convenience of using a Debit/ATM card to purchase all of our necessities instead of carrying cash or bulky check books has become common practice.

With the extra convenience also comes extra responsibility, which the banks impose upon the card holder. Once the customer is issued a Debit/ATM card they usually choose a PIN number to access their account and to authorize or validate the use of the card. The main concern is the selection and protection of your PIN number. Always choose a PIN number that is only known by you. Try not to use your birthday, address or other numbers that have great significance to you and may be known by others. It is best to pick a random number that only you know. Never keep the PIN number with the card and do not give out the PIN number. In the event your purse or wallet was stolen you should have a separate PIN number for each card that you carry.

You should never loan your Debit/ATM card and PIN number to anyone to use without you being present. When using a Gym or athletic facility, always use a quality lock on the locker or keep your cards and valuables with you. Never complete a transaction where your card is out of your sight.

Each year a number of Police Reports are taken from people that have loaned there Debit Card with the PIN number to someone they trust. Most Police Reports indicate that the card was loaned for a single purchase, and the victim finds out later that their account was cleaned out or a number of unauthorized purchases were made by the trusted individual.

This becomes the Card holder's problem and loss, as it is generally a violation of the card holder agreement to loan your card and provide the PIN number. It is also the responsibility for the card holder to notify and report the unauthorized use of the card to the bank that issued the card.

Banks will generally hold the card holder responsible for the unauthorized charges unless they are notified and the card is cancelled. Criminal prosecution of the suspected person who utilized the card for unauthorized purchases can be difficult and lengthy. It also generally involves a trusted friend or family member of the victim.

Most banks in the United States and Canada have similar agreements that the customer is obligated to abide by in order to qualify for limited protection by the bank for unauthorized use of the customers Debit/ATM card.

Below is a generic agreement similar to that used by several Banks or Card issuers;

“1. Your Responsibility for Authorized Card Account Use and Overdrafts.

Use of Card and PIN. *The Card and PIN are provided for your use and protection and you will:*

- a. Not disclose your PIN or record it on your Card or otherwise make it available to anyone else;*
- b. Use your Card, your PIN and any ATM only as instructed;*
- c. Promptly notify us of any loss or theft of your Card or PIN; and*
- d. Be liable for the authorized or permitted use of your Card and PIN.*

Authorized Use of Card. *If you authorize someone else to use your Card or PIN, you will be responsible for any transactions initiated by such person(s) with your Card or PIN. Transactions will be considered unauthorized only after you notify us that the person is no longer authorized to use your Card.”*

With the arrival of the Tax season it is important to remember that some Professional Tax Preparation Services also provide pre-paid debit cards that are funded by the Customer's Tax refund. The tax service generally uses a bank to manage the card and set up the account. Prepaid Debit cards are also given out as gifts or to college students, the same rules apply with regards to your PIN number.