

## **Safety precautions during transactions using a bank card in trade and service enterprises (TSE)**

- All card transactions in trade and service enterprises (TSE) should be done only in your presence. Do not allow TSE employees to take the card away to another room and do not let the card out of your sight when transactions are done, since in such cases your card information can be copied with the help of special equipment (skimmer) and used to make a fake card for obtaining access to your bank account.
- Keep the receipts confirming payments for goods and services made with your card. If, for any reason, the transaction has failed to take place, keep the receipts on unsuccessful card transactions and/or alternative payment method (cash payments, using another card), if the payment was made. These documents may be required to confirm the legality of a card transaction or to resolve disputes.
- Before putting your signature on the receipt, make sure that the document shows all data about the transaction accurately. If you find any inaccuracies in the indicated information, do not sign and ask to cancel the transaction. In case of a transaction cancellation, is necessary to obtain a receipt on the cancellation of the transaction.
- Do not leave blank receipts with your card imprint, i.e. receipts lacking your signature or the transaction amount, in TSEs. Blank as well as ‘damaged’ receipts should be immediately destroyed by TSE employees in your presence.
- Do not throw away payment records related to card transactions or leave them in the TSEs, since your card’s full number may be printed on them.
- When entering your PIN-code during a transaction in a TSE, make sure that it is entered on a special PIN-pad device or through the POS-terminal itself. Do not agree to enter the PIN-code twice on different devices in the same place, except in cases of recurring payment or cancellation of the transaction.
- We would like to draw your attention to the fact that during the card transaction the TSE or the bank employee is entitled to request your identification document.
- The card may be seized from you by an employee of a bank or a TSE where you pay for goods/services with the card at the request of the Bank. In this case, you must obtain an act on card seizure and contact the Bank immediately to block the card.
- Do not forget to take back the card after the transaction is completed, making sure that the returned card belongs to you.
- Present the card only at TSEs that can be trusted. Be particularly careful when conducting transactions with the card in the following TSEs:
  - entertainment centers;
  - jewelry stores;
  - travel agencies;
  - online services (ticket reservation, payment for goods/services, hotel reservations, etc.)

- It is especially important to keep this in mind when traveling in countries of Eastern Europe and the Asia-Pacific region and countries with high levels of fraud.
- To minimize risks, refrain from receiving cash funds in TSEs which deal with cash withdrawal, in addition to selling goods. Use cash points or ATMs located in safe places (bank branches, government agencies, large shopping malls, hotels, airports, etc.) for this purpose.
- Always activate the ‘SMS notification’ service.

### **Attention!**

If you are subscribed to the ‘**SMS Notification**’ service and receive an SMS-message about a transaction that you did not perform, you need to **immediately block your card**.

Telephone numbers:

- Call Center of the Bank **0 (312) 61 00 61**
- Interbank Processing Center CJSC **0 (312) 66 43 25, 66 50 83.**

You can also contact us by e-mail at **fraud@bakai.kg**