

How to Combat Consumer Fraud During Summer Travel Season

ACI experts share best practices for consumers to safeguard financial information from cybercriminals—whether they're in Brazil for the Games or elsewhere this summer

NAPLES, Fla.--(BUSINESS WIRE)-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), provides fraud prevention best practices for consumers traveling to Rio—or to other tourist destinations—this summer.

With fraud rates continuing their frightening ascent, consumers must be vigilant. As nearly half a million fans descend upon Rio for the upcoming Games, it's alarming to note that 49 percent of consumers in Brazil experienced fraud in the past five years. In fact, Brazil is the second most fraudulent country, according to [ACI's new global benchmark fraud study](#) of more than 6,000 consumers across 20 countries. The U.S. is not far behind; 47 percent of consumers have experienced card fraud in the past five years.

Regardless of country and summertime destination, ACI's experts offer insight into how summer tourists can best protect themselves against card fraud:

Do:

- | As Brazil is a mature EMV (chip-based card) country, bring EMV cards when traveling there, and be sure to use chip cards whenever possible—regardless of where you travel
- | Lock your smart phone or tablet—valuable personal information is stored there
- | Update your phone numbers for your bank; receiving the alert on your mobile phone should be the priority—especially when traveling abroad
- | Use a PIN (Personal Identification Number) if you have to make multiple transactions in a short amount of time, as it is the best way to reduce the likelihood of being declined
- | Call your bank before you take an international trip to let them know you will be traveling

Don't:

- | Let down your guard at the ATM—cover your hand when entering the PIN as this will reduce the potential that it will be picked up during ATM skimming by a camera
- | Use ATMs that have accessible wiring or cables; instead, use a bank-branded ATM that is embedded in a permanent structure
- | Let your card out of sight, especially in restaurants or bars. In Brazil (and many other non-U.S. destinations), servers bring card-reading devices to tables, so it's a red flag if they take your card away
- | Forget to get PIN numbers for credit cards (most banks have this feature available for cash advances on a credit card) in case you need cash and your debit cards are not working
- | Assume that just because the Games are over, fraud is as well; make it a habit to check your account balances early and often, regardless of where you are

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as thousands of [global merchants](#) rely on ACI to execute \$14 trillion each day in payments. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software and [SaaS-based solutions](#), we deliver real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

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