

## FRAUD & CYBER CRIME

# Fast facts to prevent account takeover

### 3 steps to protect your card and PIN

Three steps to protect your card and PIN in person at the branch, at an ATM or over the phone:

#### Keep your bank card and PIN private

Never leave your card unattended or allow someone to conduct a transaction on your behalf (e.g. service staff). Always cover your PIN when entering it in public.

#### Never share your card or PIN

Don't share your card or PIN with a colleague or loved one or add it to someone else's digital wallet. Note that your bank will never ask for your PIN out loud, in an email, text or call.

#### Choose a strong PIN

Avoid patterns (repeating or keyboard), years, birthdays, anniversaries and references to popular culture or historic events.

#### What is account takeover?

Account takeover fraud occurs when a criminal gains access to your account to steal your money or personal information.



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### 4 ways to boost your security online

#### Register for online and mobile banking

When you're signed up for online and mobile banking, you're less vulnerable to account takeover fraud since it's much harder for someone else to create an account on your behalf.

#### Sign up for BMO Alerts

These free alerts make it easy to keep track of your account activity and monitor for suspicious transactions. Sign up through online or mobile banking!

#### Create strong passwords

- ✓ At least 8 characters long, using numbers, upper- and lower-case letters and special characters
- ✓ Never use birthdays, anniversaries, pet's or children's names, seasons or common words like "Password"
- ✓ Never reuse or share passwords

#### Be vigilant about personal information

Limit how much personal information you make available to others. Fraudsters may take advantage of online resources to guess your personal information or answer your security questions.

### Think you've been the victim of an account takeover?

If you notice unusual activity on your accounts, don't panic. There are many reasons you might not recognize a transaction or get locked out of your account. Call your bank as soon as possible and ask a Customer Service Representative to look into the issue immediately.



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