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Paying securely with your credit cards

Increasingly, credit card transactions are verified using so-called security codes. Yet despite – or even because of – this apparently positive development from a technical point of view, caution is still called for when using your credit cards.

As revealed by an [SRF report \(https://www.srf.ch/news/panorama/kreditkarten-betrug-keine-rueckerstattung-bei-verifizierten-geldbezuegen\)](https://www.srf.ch/news/panorama/kreditkarten-betrug-keine-rueckerstattung-bei-verifizierten-geldbezuegen) last week, illegitimate credit card transactions, if verified by a security code, are usually not reimbursed by financial institutions.

You should therefore ensure that criminals are prevented from bypassing two-factor authentication or are unable to get their hands on your credit card details in the first place.

- [Stay alert \(https://www.ebas.ch/en/5-exercising-care-and-remaining-alert/\)](https://www.ebas.ch/en/5-exercising-care-and-remaining-alert/) and don't fall for faked websites or phishing attempts, since these can also be used to capture credit card details and security codes.
- [Keep your devices up-to-date \(https://www.ebas.ch/en/3-preventing-with-software-updates/\)](https://www.ebas.ch/en/3-preventing-with-software-updates/), so that criminals cannot hack and read out any security codes.
- Some financial institutions offer the option of using so-called virtual disposable credit cards. These can remedy the situation, since they are only valid for a single transaction each time and cannot therefore be abused afterwards.