- Computer crimes

KEEPING YOUR ACCOUNTS SAFE

Cybercriminals are evolving at a fast pace, and so must we

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WARNING! Cybercriminals are always out there looking for someone to scam. These internet bad guys do not care who you are, and they do not discriminate who to target based on race, religion, nationality, or gender. When looking for victims, they won't look at your sexual orientation, social class, or economic status. As long as they think you're a potential victim, they don't care about your disability or age. They only need to do one thing -- get your hard-earned money.

Many of us who are still hesitant to go out because of the COVID-19 pandemic Σnd solace in the convenience of online payment solutions. We could now shop, pay bills anytime, order home improvement materials, and pay for food deliveries in the comfort of our homes. With Christmas fast approaching, we would be happy to include in our number of online errands the adding of items to the carts of online shopping platforms. While we're doing all these, scammers are taking advantage of our busy and distracted minds to steal from us.

This Christmas, expect scammers to find creative ways to lure you into believing that what you get from them are legitimate offers from businesses or messages from someone whom you know so that you would then open the emails, check the messages, and click the Σles they sent to you.

Knowing is the Σrst step to defending yourself from fraud. Here are some tips from Metrobank on how to keep your accounts safe.

NEVER give away your personal and account-related information to anyone, including your One-Time Password (OTP), username and password, PIN, or CVV (the three-digit number found at the back of the card). Banks and other Σnancial institutions will never ask you to provide such information over the phone, an SMS, or an email.

Monitor your account for unusual transactions. Use the Metrobank Mobile App to track transactions. Also, make sure your mobile number is registered so you can be notiΣed of every transaction you make under your account.

Be careful or avoid interacting with suspicious websites or ads that ask for your personal information. Also, make sure that the website is secure by looking at the URL that shows "HTTPS://" at the address on your browser.

Install and update your computer and mobile device's anti-virus, ad-blocking, and anti-spyware software.

Be careful about any job offers where a supposed employer will ask for the use of your personal account to process or transfer funds. Never allow anyone to use your bank account to transfer money.

Never entertain calls from individuals offering you a SIM upgrade. Immediately get in touch with your mobile service provider when your phone suddenly loses signal or stops working.

Conduct your transactions only on secure and official platforms. Always type the URL of the website you are looking for instead of clicking on links. To access the Metrobank website, use https://www.metrobank.com.ph.

If you suspect you've been a victim of fraud, call your bank immediately. For Metrobank account holders, immediately report the fraud incident to (02)88-700-700 or 1-800-18885775. You can also email Metrobank at customercare@metrobank.com. ph using "Report on Possible Fraud" as Subject Line.

Metrobank also encourages the public to participate in the Scam Proof initiative, an industry-wide initiative by the Philippine banking industry to promote fraud awareness and curtail Σnancial fraud.