# Our approach to security

When it comes to your financial information, your security is our top priority and when you access your e-money account, it is important that we know it is you.  Here are some of the ways we do that:

**Login details** – we provide you online login details unique to you, to protect yourself we recommend you do not share them.

**Providing Information** – we will never ask you for your online password details or PIN number.

# How to report fraud

If you notice something suspicious and believe it could be fraudulent, you should block your card immediately within the app and contact us as soon as you become aware of it by calling us or using the in-app chat.

**Reporting Fraud and lost of stolen cards**: 01913032233

**Suspicious emails:** help@clevacard.com

Note that your agency can also block your card on your behalf through the administration system, which you can ask them to do if convenient and you do not have access to the app. In any case, you or the agency must alert customer services of the suspicious activity.

# How to Protect Yourself from Fraud

Help to keep yourself safe from fraudsters by following the tips below. Remember, if you are ever unsure, don’t act. A genuine company will never rush you to take action.

Always make sure your mobile telephone number and email address registered with us is up-to-date, we will use these to contact you if we notice unusual activity on your card.

# Some Tips for Using Your E-money Account and Prepaid Card Safely

**When accessing your Cleva account:**

· Use an antivirus software and firewall.

· Make sure you keep your device is up-to-date.

· Use secure networks.

· Use strong passwords.

· Don’t share any passwords including pin

**When using a mobile application:**

· Only install apps from recognised app stores.

· Consider the app ratings and reviews.

· Be aware of what permissions you are granting.

· Treat your phone as your wallet.

**When shopping online or in a store:**

· When using an online retailer for the first time, do some research to make sure that they are genuine.

· Do not reply to unsolicited emails from companies you don’t recognise.

· Before entering your prepaid card details, make sure the link is secure.  There should be a padlock symbol in the browser frame window which appears when you login or register, if this appears on the page rather than the browser it may indicate a fraudulent website.  The web address should begin with https://, the ‘s’ stands for secure.

· Always log out of website after use.  Simply closing your browser is not enough to ensure your data is safe.

· Keep your PIN safe and do not share it.

· When entering your PIN, check for people around you and hide your PIN number.

· Always check your statements.

Remember, if you decide to donate, resell or recycle an old mobile phone, computer, laptop or tablet, make sure you fully remove all data and apps first as otherwise these may be accessed by whoever your device is passed to.