

# Security and Fraud Awareness

## 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.

**Personal Details and Memorable Questions** – If you contact our customer services team, we may ask you to confirm who you are by asking you to provide us with personally identifiable information or the memorable question responses you provided when creating your online e-money account.

**Two Step Verification** – We strongly advise you to activate the “Two Step Verification” of your Syspay account. To do so, please login to your account and go to the Security tab. Sign in will require something you know and something you have.

Codes are uniquely generated for your account when you need them. If you choose to use verification codes, they will be sent to your phone via text or via a mobile app. Each code can only be used once.

The Two Step Verification can help secure your account even if your password becomes exposed.

**Transaction Notifications** – Enable this feature from the Security tab to receive SMS notifications every time a payment occurs using your SysPay account.

**Automated Fraud Monitoring** - We monitor your account for any suspicious behaviour. If we spot anything suspicious we may contact you to check whether requests are genuine.

We might get in touch about transactions such as:

- setting up a payment or making a new payment
- amending existing payment details
- card purchases, or
- changes to your personal details.

If we need to contact you we will usually do so by email or phone. If there's a transaction that you don't recognise when we contact you, we will take the necessary steps to keep your account secure. We will never ask you to transfer money, initiate payments or provide us with your login information.

**Providing Information** – we will never ask you for your online password details or PIN number. We will always first send you an [email] [sms] [in app notification] if we are trying to contact you.

## Resolve a Problem

### How to Report Fraud

If you notice something suspicious and believe it could be fraudulent, you should contact us as soon as you become aware of it using the support phone line - +356 2778 1740 or email address – [help@sypay.com](mailto:help@sypay.com).

**Reporting Fraud:** [fraud@sypay.com](mailto:fraud@sypay.com)

**Lost or Stolen Cards:** +356 2778 1740

**Suspicious Emails:** [fraud@sypay.com](mailto:fraud@sypay.com)

## 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 e-money account.

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

When accessing your e-money account online:

- Use an antivirus software and firewall.
- Make sure you keep your computer and browser up to date.
- Use secure networks.
- Use strong passwords.
- Don't share any passwords including one-time passwords sent to you.

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.

## How to Complain

We aim to provide you with the highest standards of service, however there may be occasions when our service does not meet your expectations but telling us about it gives us a chance to fix things.

We want to:

- Make it easy for you to raise your complaint
- Listen to your complaint
- Consider how you would like us to remedy your complaint
- Make sure you are satisfied with how your complaint was handled

## How to Contact us

**In writing:** 3B Wied Ghomor Str., St Julians STJ 2041, Malta

**By email:** [help@syspay.com](mailto:help@syspay.com)

**By phone:** +356 2778 1740

## What We Need

Please provide us with as much information as possible when making your complaint. This will help us to understand the issue and resolve it quickly. Please include:

- Your name and address
- Your account details
- A description of your complaint and how it's affected you
- When the issue happened
- Your contact details and how you would like us to contact you

## What To Expect Next

Immediately	Our aim is to resolve your complaint as quickly as possible but you will receive a response from us within 1 business day so you know we have received your complaint. This will contain your complaint ticket number for your records and will help us find your information quickly should you need to contact us.
5 business days	If we have been unable to resolve your complaint within 5 business days, we will write to you and: <ul style="list-style-type: none"><li>• Explain why we have not managed to resolve your complaint</li><li>• Tell you how long we expect to take to resolve it</li><li>• Tell you who is dealing with your complaint.</li></ul>
10 business days	In the majority of cases, we will be able to resolve your complaint within 10 business days. If we have not resolved it within 10 business days, we will contact you to update you on the progress and tell you how much longer we anticipate it will take.
After 10 business days	We will keep you informed of progress until your complaint has been resolved. In exceptional circumstances, where your complaint is particularly complex, matters may take longer to resolve but we will write to you to let you know we need longer.
Up to 35 business days	Although we have up to 35 business days, we will send you our final response as soon as we complete the investigation into your complaint. We will continue to keep you informed in writing and let you know when you should expect to hear from us.

	In the unlikely event we have not been able to finalise our investigation by the end of 35 business days, we will send you a letter to let you know and what steps you can take.
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## What if you're not happy with our response?

### You Can Refer The Problem To The Issuer of Your Card

If, you don't agree with our response and you wish to take it further, in the first instance you should contact the card issuer IDT Financial Services Limited, PO Box 1374, 1 Montarik Building, 3 Bedlam Court, Gibraltar, email address: [complaints@idtfinance.com](mailto:complaints@idtfinance.com), web [www.idtfinance.com](http://www.idtfinance.com) for further assistance. A copy of IDT Financial Services Limited's complaints policy can be found on their website.

If, having exhausted the above complaints process with IDT Financial Services Limited, you remain unhappy you may complain to the Gibraltar Financial Services Commission, PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar, email [psdcomplaints@fsc.gi](mailto:psdcomplaints@fsc.gi), web [www.fsc.gi](http://www.fsc.gi). It is important to be aware that legally it is not the role of the Gibraltar Financial Services Commission to resolve complaints between you and IDT Financial Services Limited.

If you have not contacted IDT Financial Services Limited, the Gibraltar Financial Services Commission will ask you to contact them first to give IDT Financial Services a chance to put things right.