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# Online shoppers get protection

Three-digit security code helps prove identity

BY PATRICK MANGION  
 Staff Writer

With cash registers across the region set to sing over the holidays, consumers paying with plastic will have an added peace of mind.

If you're like millions of other Canadian shoppers and you plan on making purchases online or over the telephone, you may be asked for yet another piece of information to confirm your identity before the transaction is approved.

It's called an ESN, or electronic serial number: a three-digit number often found on the back of credit cards above the signature.

If you haven't been asked to provide this number yet or you're hearing about it for the first time, you're not alone.

It's new to Canada, Visa Canada spokesperson Mei Ankrett said.

"It's an extra layer of security for merchants and the cardholder when the card isn't present. Like with web, phone and mail transactions," she said.

The code is printed nowhere but the back of your card.

It's used by merchants to verify you have the card in your possession when making online or telephone purchases.

The intent is to prevent credit card fraud.

Canadians spent more than \$3 billion shopping online in 2003, a 25-per-cent increase from the previous year, according to Statistics Canada.

But retailers only began demanding the number in Canada six months ago

and word is slowly getting out.

"It's a long process informing all 26 million Visa card holders," Ms Ankrett said.

Despite the added security feature, you should remain vigilant in protecting personal financial information.

"Don't just give out information unless you initiate the contact," Ms Ankrett said.

The shift to heightened security for credit cards is captured by statistics from the Canadian Bankers Association that show fraudulent credit card use reached an all-time high last year.

More than 177,000 Mastercard and Visa customers reported having their card used for fraudulent means in 2004. That's a sharp increase from the 146,310 cases in 2003 and nearly three times 1994 levels.

The new feature comes as welcome news to overburdened fraud investigators like York Regional Police Det. Fred Kerr.

"It will protect merchants and protect the integrity of the industry. There's no doubt about it, it's a good idea."

"If (a thief) doesn't have the number on the signature strip, they can't use your card. That's the bottom line," Det. Kerr said.

Aside from the new electronic serial number, there are other ways to protect yourself from credit card fraud:

- Sign all your credit cards as soon as you receive them;
- Shred all personal and financial information, including bank statements and credit card/ATM receipts;
- Report lost or stolen cards immediately.

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