

The Journey of Your Stolen Credit Card Data

ARAG

FOLLOW THAT CARD!



Approximately 1 in 20 Americans are victims of fraud.²

97% of companies are getting breached!¹

1. Cybercriminals steal your credit card information.

2. Criminals ensure card is live with transaction so small it goes unnoticed.

3. Card is priced to sell.

4. Card is posted on underground sites.

Buyers search for cards by ZIP code, country and financial institution.

Factors:
Recent breach, high credit limit, distant expiration date

5. Criminals purchase cards using bitcoins or other digital currency difficult to track.

6. Card may be used to buy electronics and gift cards or create new accounts.

7. The company or bank discovers accounts have been compromised.

8. You are notified of the breach.

By the time you find out, it's too late:

your data is already underground and in the hands of criminals.



FIVE MONTHS: Average time it takes companies to discover a breach³

What You Can Do...

Be vigilant about checking your credit card transactions weekly. Sign up for a program that not only monitors information reported to the national credit bureaus, but also monitors underground sites. Being proactive about credit monitoring gives you peace of mind and ensures you'll be one of the first to know if your card is compromised.



About ARAG

ARAG® (ARAGlegal.com) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.

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¹ "What Happens When You Swipe Your Card." Bill Whitaker Narr. 60 Minutes. CBS. Nov. 30, 2014.

² Pascual, Al. "2014 Identity Fraud Report." Javelin. 2014.

³ Leger, Donna Leinwand. "How Stolen Credit Cards Are Fenced on the Dark Web." USA Today. October 19, 2014.