

[Industries](#)[Products](#)[Rewards](#)[Resources](#)[Sign in](#)[Open an account](#)

LEARNING CENTER

How to report credit card fraud

Even very cautious businesses might still end up as victims of credit card fraud.

Find out how to report credit card fraud if you ever experience it.



What do I do to report credit card fraud?

Credit card fraud prevention is essential no matter whether you're an individual or a business. Unfortunately, while precautionary measures can

If you misplace your credit card or notice any unfamiliar charges on your statement, these are the steps you need to take to report credit card fraud and get the issue resolved as quickly as possible.

Report any lost or stolen cards straight away

A common way that criminals conduct credit card fraud is by using lost or stolen cards. It's essential to act fast if you're ever unable to locate your credit card.

Many banks and credit card companies allow you to place a temporary freeze on your card if you have misplaced it. This can be a useful option to give you time to search for a credit card if you haven't spotted any suspicious activity on your online banking. Then, if you find your card, you won't have to go through the cancellation process.

If you're unable to locate your card after a while, or notice unfamiliar charges online, contact your bank or credit card provider to cancel it as soon as possible.

Set up a fraud alert with credit bureaus

Call one of the three national credit bureaus: Experian, Equifax, or TransUnion. Request a fraud alert on your credit report to receive notifications for when someone requests to make account changes, or if they attempt to create new ones in your name.

You only need to contact one of the three credit bureaus, as within 24 hours, a notification of your request will circulate between all three of them.

The credit bureau can also provide you with a copy of your credit report, which you can review in detail for any further signs of fraudulent activity.

File a local police report right away

Submit a complaint to the Federal Trade Commission

If you've fallen victim to identity theft, the Federal Trade Commission (FTC) can provide you with support, information, and a personal recovery plan. It can also refer your complaint to the relevant agencies and investigate any companies that may have violated the law.

Update your security details

It's crucial that you make sure you don't remain vulnerable to credit card fraud. Make sure to update any PINs, passwords, or security login details that could have fallen into the hands of criminals.

If you're using online banking, choose a unique password that cannot be easily guessed and change it regularly. You can use password manager tools like LastPass or 1Password to keep track of multiple unique, complex passwords.

Consider taking advantage of advanced identity verification methods, such as fingerprint scanners and voice verification, as well as updating your antivirus and spyware protection software.

Ready to learn more?

Who is liable for
corporate card

What is an interest
rate reduction



Industries

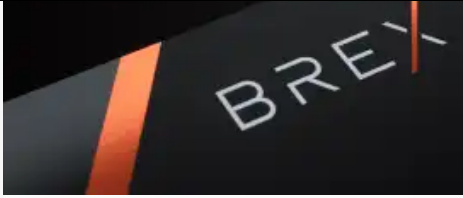
Products

Rewards

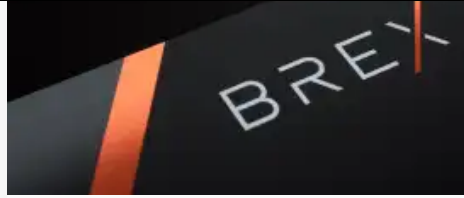
Resources

Sign in

Open an account



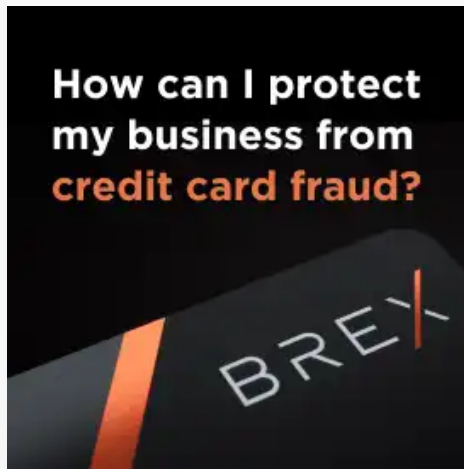
Who is liable for credit card fraud?



What is an interest rate reduction scam?



What is credit card protection?



How Can I Protect my Business From Credit Card Fraud?



[Industries](#)[Products](#)[Rewards](#)[Resources](#)[Sign in](#)[Open an account](#)[Tech](#)[Life sciences](#)[Ecommerce](#)

Product

[Brex Card for Startups](#)[Brex Card for Ecommerce](#)[Brex Card for Life Sciences](#)[Brex Card for Late-Stage Enterprise](#)[Brex Cash](#)

Rewards

[Overview](#)[Travel](#)[Cash management](#)[Expense management](#)[ERP & accounting integrations](#)[Fraud protection](#)[Virtual card](#)

Benefits

[Higher limits](#)[Instant card](#)[No personal liability](#)[No interest](#)[No foreign transaction fees](#)

Company

[About us](#)[Careers](#)[Press](#)[Contact us](#)

Resources

[Blog](#)[Customer stories](#)[FAQ](#)[Help center](#)[Learning center](#)[Podcast](#)

Legal

[Legal agreement](#)[Privacy policy](#)

Banking services provided by Radius Bank; Member FDIC

©2020 Brex Inc. "Brex" and the Brex logo are registered trademarks.

The Brex Mastercard® Corporate Credit Card is issued by Emigrant Bank, Member FDIC. Terms and conditions apply. See the Brex Platform Agreement for details.

Brex Inc. provides a corporate card. Brex Treasury LLC is an affiliated SEC-registered broker-dealer and member of [FINRA](#) and [SIPC](#) that provides Brex Cash, a program that allows customers to sweep uninvested cash balances into certain money market mutual funds or FDIC-insured program bank accounts. Investing in securities products involves risk, including possible loss of principal. Neither Brex Inc. nor any of its affiliates is a bank. Please see [brex.com/cash](https://www.brex.com/cash) for important [legal](#)



[Industries](#)

[Products](#)

[Rewards](#)

[Resources](#)

[Sign in](#)

[Open an account](#)