

How to Protect Yourself from Payment Card Fraud

The OU Information Security Team would like to remind you about the steps you can take to reduce the risk of payment card fraud. We block emails sent/received from/to your OU email address containing payment card data within the body, subject line, and email attachments.

You will be affected if you use an OU email address, ending @ou.ac.uk, for personal transactions and to send and receive card details.

Card information to avoid including in OU emails/attachments

- The primary number (PAN) i.e., the 16-digit card number - 5555 1234 5678 9010
- The cardholder's: Name, Valid /Expiry dates, 3-digit security code (on reverse of the card)

Why is sending payment card details over email bad practice?

- Storing this information within emails increases the risk of fraud within the University
- You must not send or receive payment card information by email. You have no control how the recipient stores or processes your email, leaving card details exposed in your inbox.
- If yours or a third party's email account is compromised, the cardholder data could be compromised too.
- Your guard may be down when receiving malicious emails/texts/calls requesting financial details, increasing your likelihood of engaging with content fraudulently requesting payment details for tuition fees or study materials, for example.

What to do if you have sent or received card payment details using your OU email address

If you are in receipt of, or have sent emails, via your @ou.ac.uk account, containing payment card information, you must delete it permanently as soon as possible, including requesting the recipient to permanently delete this information as well.

Never respond to an email request asking for funds, unless you can authenticate it is officially an email from the OU, and never click on a link/open an attachment/scan a QR code requesting you to enter credentials.

For further support or guidance, please contact [Information Security](#).

If you think you have been a victim of financial fraud, contact your card payment provider or Action Fraud.