

# Data breaches

A data breach is a security violation that usually occurs in one of three main ways:

- Physical – the physical theft of your private information, e.g., card receipts, physical files or hard drives
- Electronic – information can be hacked electronically if it is not properly protected, encrypted or if you're using an unsecure network
- Skimming – these data breaches occur when card payments are taken, capturing the card data via the magnetic stripe on the reverse

## What should you do?

1. Set strong credentials
2. Shred documents that are no longer required
3. Use strong passwords/passphrases
4. Report any lost devices immediately
5. Encrypt confidential information
6. Never allow your card out of your sight when making a payment