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## Discover customers can freeze card during scare

April 22, 2015 12:00 AM



Gene J. Puskar/Associated Press

Cards can be frozen and unfrozen as often as customers want, Discover's website says.

By Patricia Sabatini / Pittsburgh Post-Gazette

You open your wallet and cringe. Your credit card is gone. Maybe you lost it. Maybe it was stolen.

But then again, maybe you just misplaced it.

Discover has launched a new feature that gives people time to look for their cards without having to worry about a thief on a buying spree. It allows cardholders to instantly turn off their card, temporarily blocking new purchases and cash advances while they try to find a missing card.

If they do turn up the card, it can be just as easily switched back on — saving customers the inconvenience of canceling their account and waiting for a new card.

The free service, called "Freeze It," can be activated using a mobile app, online or over the phone. According to the credit card company, the service is a first in the industry. While other card issuers offer temporary holds, this is the only service that provides customers with an on/off switch that they can activate in seconds either online or offline.

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“We’re giving our cardmembers a fast and simple security feature that gives them more control over their accounts and more peace of mind if a card goes missing,” Riverwoods, Ill.-based Discover said in a news release announcing the service.

While the service is being marketed as a convenience for consumers, it also benefits Discover by helping to prevent fraudulent charges.

Although fraud adds costs to the payment system, card fraud is chiefly a matter of inconvenience for consumers, since cardholders generally are not liable for unauthorized transactions.

The Freeze It service also alerts customers if a transaction is declined while the account is frozen, and allows recurring bills and rewards redemptions to continue uninterrupted.

Cards can be frozen and unfrozen as often as customers want, Discover’s website says.

Customers who determine that their card was permanently lost can then contact the company to get a new card and number. Discover will send customers a reminder if their card remains frozen for more than a week.

Discover is the fourth-largest credit card company in the U.S. based on purchase volume, behind Visa, American Express and MasterCard, according The Nilson Report, an industry newsletter.

Neither Visa nor MasterCard responded to emails seeking comment on Discover’s Freeze It service.

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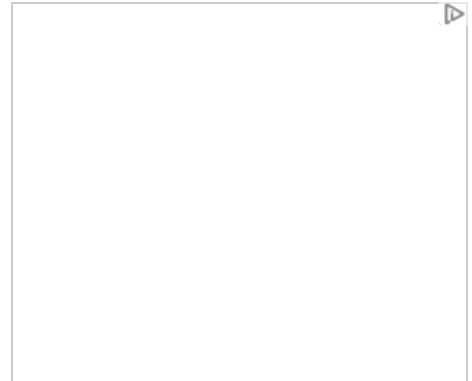
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Question 1 of 4

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