

Card Safety Inside ATM →

- 1 Be aware of the people around you. Make sure no one is standing too close.
- 2 Watch out for skimmers. Skimmers are little devices that can be placed over ATM card slots in order to steal account information. Do not use an ATM that looks as if someone has attached a device or a camera to it.
- 3 Prefer using ATM kiosks which have security guards. If there is anything at all suspicious, quit your transaction and inform the security person.
- 4 Use your hand or body to cover your keypad while typing your PIN in ATM or on a payment processing machine. This will prevent shoulder surfers and pinhole cameras from observing your PIN number.
- 5 Wait for your transaction receipt to print and take it with you. Do not toss it in a trashcan. The information could be used to access your accounts.
- 6 Close your transaction completely before walking away from the machine.
- 7 Remember to collect your card after the transaction.



General Tips →

- 1 Keep your PIN secret. This is the key to your money. Never write it on paper, email or text message. These can all be easily intercepted.
- 2 Always ensure that your card is swiped in your presence. Pay at the terminal instead of giving your card to a waiter for payment processing, after dining at restaurants. Do not handover your Card to anyone.
- 3 All banks send a transaction alert SMS on your registered mobile number every time you swipe your card or use it for an online transaction. Check the messages sincerely. In case you find these transactions have not been done by you, call the bank and report the disputed transactions immediately.
- 4 Keep your existing mobile number updated in Banks records so you continue to receive transactions alerts.
- 5 Check your account activity regularly to make sure there are no unexpected transactions. In case of discrepancies inform your Bank and ask them to freeze the card immediately.
- 6 Report lost cards immediately as soon as you realize your card is missing.
- 7 Never share OTP/ PIN/ CVV or other account info over phone. Your bank will never call requesting your account numbers, PINs or passwords. They already have this information.
- 8 Never entertain phone calls that induce you to update your KYC over phone or else your card will be blocked. These are all fraudulent calls.