

## **Safety Tips for ATM/Debit Card, IMPS and Internet Banking (view only):**

We take the security of your account very seriously and that does not change under any circumstances. Before you start using any of our technology enabled services please take a little time to read about how you can help us protect your account and secure your transactions.

### **A. PREVENT FRAUD AT ATM**

- KNOW who is around you at an ATM center and make sure no one accompanies you at the ATM.
- Be cautious at night, and avoid using the ATM if you are around suspicious people
- DO NOT take any help from unfamiliar persons standing near ATMs except from the duty security guard if your card is unexpectedly retained by ATM machine and CONTACT the Bank immediately
- DO NOT use the ATM if you find anything suspicious in and around the ATM. In such a situation alert the nearby guard around ATM, if available or call the police
- CONTACT the Bank immediately if you find that the ATM machine is tampered after you insert your card
- STORE Bank's customer care on your phone for quick help in case you unfortunately find yourself in any ATM problem
- After withdrawal of cash, SAFELY and UNNOTICEABLY put your cash and ATM/Debit Card in your pocket before leaving the ATM
- DO NOT leave the ATM room unless the main screen is displayed after you complete the transaction
- Exercise caution while using unmanned ATM.

### **B. SAFEGUARD YOUR CARD AND PIN**

- DO NOT reveal your PIN to anyone including Bank officials (remember Citizencredit Cooperative Bank staff would never ask for your PIN) and Police
- USE your hand to shield while entering your PIN at Shops, restaurants, petrol pumps etc. to maintain secrecy of PIN number entered.
- DO NOT allow anyone to take your card while making payments in restaurants, shops, petrol stations etc.
- DO NOT write your PIN on your card or any document.
- DISREGARD any information through that requires you to courier your ATM/Debit Card, PIN, Online Banking Password, Mobile Banking Password or cash
- CARRY your ATM/Debit Card only when you need it
- KEEP your handbag or wallet in sight.

### **NOTE:**

- DISPOSE all documents (receipts, PIN mailers etc.) or any sensitive account information that you have stored
- When changing your ATM PIN or Internet Banking or Mobile Banking passwords for the first time, AVOID using simple numbers like 1234 or 0000 etc. - use different numbers which cannot be easily cracked by hackers or fraudsters
- Regularly CHECK your transaction statements for UNAUTHORIZED transactions and if you do not recognize any transactions inform the Bank immediately

#### D. IMPS SERVICES

- Do not save the MPIN in your handset.
- Do not disclose your MPIN to anyone.
- Do not reply to any email or call received by you to disclose your MPIN details.
- Do not share your phone sim with any one. Beware of sim cloning.
- Do not share OTP with any one for security reasons.
- CHANGE YOUR MPIN PERIODICALLY.

**Bank NEVER sends a courier/email requesting your ATM/Debit Card, PIN, Internet Banking Password, Mobile Banking Password or cash. Contact the Bank and Police immediately if this happens.**

**Bank may CALL you as practice of fraud detection to verify genuineness of the transaction. However, doing so we will never ask for your password or any sensitive information pertaining to your bank account.**