MOBILE WALLET

DOs:
- Always verify and install authentic wallet apps
- Ensure your phone is protected with a PIN
- Make sure the beneficiary's mobile number is correct before transactions

DON'Ts:
- Avoid using a common password for all wallets
- Refrain from using open Wi-Fi or unverified devices for making payments
- Do not scan untrusted QR Codes

AWARENESS CAMPAIGN PARTNERS

GOVERNMENT OF TELANGANA

नाबार्ड

NPCI
NATIONAL PAYMENTS CORPORATION OF INDIA

airtel Payments Bank

AXIS BANK

mastercard

Paytm Payments Bank

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"Digital money will empower the poor"

- Narendra Modi
Prime Minister

DIGITAL PAYMENTS

#SaralBhiSecureBhi

Introduce yourself to the world of dos and don'ts of digital payments with this handy booklet.

www.dsci.in/digital-payment-suraksha

SCAN THIS

ONLINE AND MOBILE BANKING

DOs:
- Use only verified and trusted browsers & HTTPS secured websites for payments
- Ensure you change passwords frequently and promptly if compromised
- Always keep your payment transaction applications (banks/payment banks/ wallets) updated with the latest version

DON'Ts:
- Never store login credentials on phone; also don't enter credentials on untrusted kiosks
- Avoid transacting through public devices and on unsecure/open networks
- Refrain from sharing your mobile banking PIN with anyone

USSD PAYMENT

DOs:
- Always validate Mobile Money Identifier and mobile number before any transaction is done
- Ensure that you change your M-PIN at regular intervals
- Be observant of incoming USSD requests

DON'Ts:
- Never share your M-PIN with anyone
- Refrain from writing down your M-PIN
- Avoid sharing your OTP with anyone

CREDIT AND DEBIT CARD

DOs:
- Always keep an eye on your card during usage and promptly take it back
- Always check if there's any discrepancy between the transaction SMS details and actual transaction
- Ensure that you securely dispose of receipts and statements
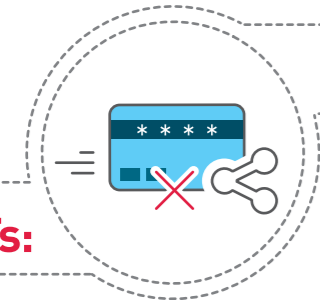
DON'Ts:
- Never allow merchants to store your card information
- Avoid sharing CVV and PIN with anyone
- Do not leave your credit or debit card with anyone

UPI AND BHIM

DOs:
- Check the payment collect request details with the merchant before making the payment
- Be sure to keep UPI-based apps updated
- Make sure you transfer money only to known beneficiaries

DON'Ts:
- Never share or write down your UPI M-PIN
- Avoid using jailbroken devices for UPI/BHIM transactions
- Refrain from transferring money without verifying the recipient first

AEPS

DOs:
- Always verify Aadhaar number before transferring money
- Use Aadhaar ID to carry out transactions only at POS and biometric data capture device
- Ensure that the devices (POS and biometric capture machine) are not tampered with and only certified devices are being used
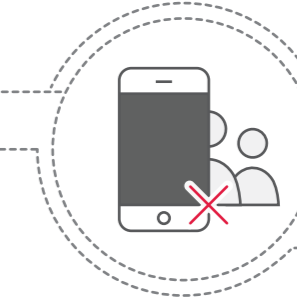
DON'Ts:
- Never allow merchants to store your biometrics and card details
- Refrain from leaving your AEPS card unattended or letting it go out of sight
- Avoid giving away your Aadhaar & personal details without valid reason

BASIC ESSENTIALS

DOs:
- Always keep your device updated, locked & protected with a strong password
- Keep a watch on transaction logs and alerts; and report suspicious or fraudulent attempts to relevant service providers & police officials
- Immediately block your SIM if your device gets lost or stolen and inform respective bank/wallet organisation & police officials
- Beware of unsolicited calls, texts or emails asking for sensitive financial information
- Applications for detecting and removing threats, including firewalls, virus malware and intrusion-detection systems, mobile security solutions should be installed and activated
- Download applications on your devices from authentic App stores with good reviews only
- Ensure authenticity of applications by validating from links on Bank's websites

BASIC ESSENTIALS

DON'Ts:
- Never access the Internet with administrative privileges
- Refrain from clicking suspicious links received in SMS or email
- Never install apps from untrusted & unverified sourses
- Steer clear of using jailbroken or rooted devices for mobile banking
- Avoid connecting to unsecure Wi-Fi points for online digital payments
- Avoid opening or downloading emails or attachments from unknown sources
- Never handover your device to strangers
- Avoid responding to emails, phone calls or text messages asking for Debit card / Credit card / ATM pin / CVV / Expiry date or Passwords