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In today's digital age, online banking fraud is a growing threat. As your financial activities go digital, you must report bank fraud promptly for self-empowerment against these risks.  
  
This article focuses on simplifying the process when you file complaints for online banking fraud. We will also discuss the necessary steps that will help you take the correct actions and safeguard your account. Navigate the world of bank fraud complaints with ease and keep your money safe from online scams.

## **Reporting bank fraud complaints: Act quickly**

Follow the steps given below to promptly report unauthorised transactions and ensure your financial security:  
  
**Blocking your Debit Card / Credit Card through NetBanking**

Log in to NetBanking using your customer ID and password. [Click here to access HDFC Bank NetBanking](https://netbanking.hdfcbank.com/netbanking/).

Navigate to the "Cards" tab.

Select "Request" under either "Credit Card" or "Debit Card," depending on your situation.

Opt for "Credit Card Hotlisting" or "Debit Card Hotlisting," as appropriate.

**Blocking Prepaid Cards via Prepaid Card NetBanking**

Choose the card variant you wish to block. [Click here for a selection](https://v.hdfcbank.com/assets/popuppages/Prepaid-card.html).

Access Prepaid Card NetBanking using your user ID and password.

Under the "My Request" tab, select "Hotlist Card".

Confirm your selection by choosing the card number.

**Reporting unfamiliar transactions**  
  
For NetBanking transactions:  
  
Keep the following details ready:

Customer ID

Account number

Transaction date

Transaction amount

Type of transaction (e.g., NEFT/RTGS)

Call the [bank fraud complaint number for residents](https://www.hdfcbank.com/personal/need-help/customer-care) or the [bank fraud complaint number for non-residents](https://v.hdfcbank.com/nri_banking/NRI-TollFreeNos.html).  
  
For Debit Card/ATM transactions:  
  
Keep the following details ready:

Debit Card or ATM Card number

Transaction type (e.g., online, in-store, cash withdrawal)

Date of transaction

Transaction amount

Reach out to the [bank fraud complaint number for Debit Card/ATM](https://www.hdfcbank.com/personal/need-help/customer-care).  
  
For Credit Card transactions:  
  
Ensure you have these details:

Credit Card number

Transaction type (e.g., online, in-store)

Date of transaction

Transaction amount

Contact [bank fraud complaint number for Credit Card](https://www.hdfcbank.com/personal/need-help/customer-care).  
  
For Prepaid Card transactions:  
  
Have the following information ready:

Prepaid Card number

Transaction type (e.g., online purchase, ATM withdrawal)

Date of transaction

Transaction amount

Report to [bank fraud complaint number for Prepaid Card](https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=https://www.hdfcbank.com/content/bbp/repositories/723fb80a-2dde-42a3-9793-7ae1be57c87f/?path=/Personal/Pay/Cards/Credit%20Card/Credit%20Card%20Landing%20Page/Credit%20Cards/PDFs/Toll_Free_Matrix_for_web.pdf).

For PayZapp wallet transactions:

Keep the following details handy:

PayZapp registered mobile number

Date of transaction

Transaction amount

For PayZapp-related concerns, call 1800-102-9426 or e-mail at [cybercell@payzapp.in](mailto:cybercell@payzapp.in).

## **Protect yourself from different types of bank fraud**

**Identity theft protection**

Shred papers with login info and passwords.

Avoid sharing personal details with strangers.

Update bank records when changing contact info.

**Vishing phone scam awareness**

Watch out for fake government / bank calls.

Do not share sensitive info on calls.

Verify with the bank's official phone banking number.

**Smishing SMS fraud prevention**

Do not share personal / financial data via SMS.

Ignore non-trusted SMS instructions.

Verify urgent messages by calling PhoneBanking.

**Avoid money mule scams**

Do not share account information via e-mail.

Carefully validate overseas job offers.

Beware of suspicious requests for money.

**Defending against phishing e-mails**

Check URLs for "https://" and the padlock symbol.

Confirm website authenticity through digital certificates.

**Protection from trojans**

Do not open e-mails or download attachments from unknown sources.

Install trusted antivirus software.

## **Meet Vigil Aunty from HDFC Bank: Your online safety partner**

In this age of 'Digital India', you need to protect yourself against online fraud. HDFC Bank's [Vigil Aunty](https://www.hdfcbank.com/personal/useful-links/security/stayvigil) is on a mission - to secure banking for all through 'Freedom from Frauds'. With a focus on education and empowerment, Vigil Aunty stands to guide and unite against fraud, ensuring a safe digital journey for everyone.

*\*Terms and conditions apply. The information provided in this article is generic in nature and for informational purposes only. It is not a substitute for specific advice in your own circumstances.*