

Following tips may be adhered for safe online transactions:

- 1. Never disclose your net banking password, One Time Password (OTP), ATM or phone banking PIN, CVV number, expiry date to anyone, even if they claim to be from your bank. Also, never respond to mails asking for above details which seem to have received from your bank.
- 2. No bank or its employees will ever call or email you requesting for your net banking password, One Time Password (OTP), ATM or phone banking PIN, CVV number, etc. Such cases should be immediately reported to your bank.
- 3. Always use strong passwords and prefer separate ID/password combinations for different accounts to prevent anyone from guessing them.
- 4. Periodically change passwords of your online banking accounts.



- 5. To make passwords strong, use alphabets in upper case and lower case, numbers and special characters. Do not use passwords such as Jan@2018, admin@123, password@123, your date of birth etc.
- **6.** Always use virtual keyboards while logging into online banking services. This is specially adhered in-case you need to access net banking facility from a public computer/ cyber café or a shared computer.
- 7. Do not make financial transaction over shared public computers or while using public Wi-Fi networks. These computers might have key loggers installed which are designed to capture input from keyboards and could enable fraudsters to steal your username and password.
- 8. Always remember to log off from your online banking portal/ website after completing an online transaction with your credit/ debit card.
- **9.** Always delete the browsing data of your web browser (Internet Explorer, Chrome, Firefox etc.) after completing your online banking activity.