



इण्डियन ओवरसीज़ बैंक **Indian Overseas Bank**

**GENERAL TIPS TO THE PUBLIC ON
PRECAUTIONS TO BE TAKEN BY DEBIT/CREDIT CARD USERS**

1. ***NEVER STORE/KEEP YOUR PIN AND CARD TOGETHER***
2. Don't write down your PIN number on your card or on any piece of paper that is kept in your purse or bag. Do not store PIN Number in your Cell Phone or any other gadgets which can be easily accessible to others. In any case, do not directly write down or note the PIN number, anywhere, to avoid revealing it to others.
3. Whenever you have a doubt that the PIN number is compromised, change the PIN immediately. Even otherwise, change PIN at reasonable intervals.
4. Do not part with the card to any other person including close relative or friend. For any action done by him/her, you are liable. Beware of any stranger volunteering to help you to do the transactions at ATM or other places.
5. ***TREAT YOUR CARD JUST LIKE CASH , CHEQUE BOOK OR JEWEL. DO NOT LEAVE IT UNATTENDED/UNSECURED.***
6. Never leave your Debit/Credit card unattended in a vehicle or changing room. Avoid leaving your card loose in pockets or bags. Always keep your card secure in your wallet or handbag. Watch closely your Debit/Credit card in wallet/bag/briefcase in public places.
7. Learn yourself how to use the card in ATM or online. Do not dependent on others.
8. Always shield the PIN keypad with your hand or body when entering your PIN at the ATM to ensure that others are not watching.
9. **Register for SMS alert/e-mail for your accounts, by providing your Mobile Number / e-mail id to the Bank. You will get alerts , when transactions occur in your account.**
10. Never respond to emails that request you to provide your credit card /Debit card information, especially asking for PIN, Password etc., Banks do not send such mails to customers, asking for confidential information.
11. Whenever making purchases or payments through Card in a shop or other establishments, ensure that the card is swiped in front of you **only once and in only one swiping machine**. If it is swiped more than once, make enquiry to find the reason. Take care to get back the card immediately. Sign off the slip after verifying the correctness of the amount printed in the slip. Better to use the card for payment only in reliable establishments.
12. While doing online transactions, never provide your Debit /Credit card information on a website that is not a secure site. Always ensure that the site where you are entering such information is a **"https"** site. (In the website address shown in the browser, you may see 'https' instead of 'http' in the beginning of the address)



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13. While making online, now you have to enter the secure code also apart from the CVC/CVV number. Keep the secure code also as confidential. Do not write it in the card. Do not keep it along with the card. Treat it like PIN. Otherwise the purpose of Security Code will be defeated.
14. Avail the internet banking facility. Make it a habit to login and review the transactions frequently to ensure that no unauthorized transactions have taken place in your account.
15. In case of credit card, when your bill comes, review it immediately and ensure that no bogus charges appear therein. In case you find any charge that you do not recognize, report these charges promptly in writing to the credit card issuer (Bank).
16. Do not provide photocopies of both sides of the credit card or debit card to anyone. The card verification value (CVV), which is required for online transactions, is printed on the reverse of the card. Anyone can use the card for online purchases if the information is available with them. If any service provider/establishment insists on photocopy of both sides of the credit card (some establishments do insist on it), ensure that the CVV number is completely scratched out/covered before taking the photocopy. Remember the CVV, before you scratch out.
17. If you have multiple credit/debit cards, try and earmark one for POS (Point of Sale) purchases (e.g., Shopping, dining) and another one for online transactions (like ticket booking through internet). For the POS card, strike out the CVV from the card and note it down and keep it some where else for future use.
18. If you don't receive a replacement card by the time your card expires, call your card issuer. Destroy any old cards as soon as a new or replacement card with new expiry date is received.
19. When canceling a valid card, cut it into small pieces and cancel the card with the issuer. Ask for a written confirmation that the account has been closed and write down the name of the person you spoke to or any reference number.
20. **Ensure that your contact details (address, mobile number etc.) available with your branch/bank are always current and accurate. Inform any changes immediately to the branch/bank.**
21. Keep a list of your card numbers and help desk numbers in a secure place. Update this list at frequent intervals. This will be very useful when you actually lose a card (or all cards) and need to call the help desk to report the loss of card.
22. It is better to avoid to make online payment through a publicly used computer (e.g., cyber café)
23. Similarly, It is better that the PC /laptop, used for online payment by you, is updated with the latest patches of the Operating System and the latest antivirus version.