



## DO's & DONT's For ATM / Debit Card Operations

### DO's

- ✓ Sign on the strip on the back of your card as soon as you receive it.
- ✓ Memorize your PIN (Personal Identification number) and destroy the pin mailer received by you upon noting the PIN.
- ✓ Always change the PIN as soon as you receive it.
- ✓ First use of the card must be on an ATM; else it will not be accepted at Point of Sale (POS) Terminal.
- ✓ Register your mobile number with the bank for getting SMS alerts for your ATM transactions.
- ✓ Protect your ATM card as though it is CASH and ensure safe custody.
- ✓ Store the ATM-cum-Debit card carefully so that the EMV Chip/magnetic strip does not get damaged.
- ✓ Keep an eye on suspicious movements of people around ATM before you approach the ATM. Beware of strangers trying to engage you in conversation. Leave the ATM immediately if you don't feel safe.
- ✓ If you notice anything suspicious or any other problem arises after you have begun an ATM transaction, you may cancel the transaction and leave.
- ✓ Beware of "Shoulder Surfing". Shield your PIN from onlookers by covering the keypad using your body while entering the PIN.
- ✓ Look for extra devices attached to the ATMs. These may be put to capture your data. Inform security / bank immediately if any such device found.
- ✓ Ensure to collect your CASH, your CARD and your RECEIPT after completion of the transaction.
- ✓ Once you complete your transaction, before leaving, be sure that 'Welcome Screen' is displayed in the ATM and it is scrolling.
- ✓ Periodically verify the passbook entries to ensure its correctness. Any unauthorized card transactions in the account, if observed, should be reported immediately to the Bank.
- ✓ Please ensure that the card is swiped in your presence at POS (Point of Sale).
- ✓ If your ATM/ Debit Card is lost or stolen, immediately hot list the Card. For hot listing the Debit Card please call on the help line no. 18004251112 (toll free) or land line no. 022-40429123 or email to [pss.hotcard@fisglobal.com](mailto:pss.hotcard@fisglobal.com).
- ✓ When you destroy your card upon expiry or closure of your account, cut it into four pieces through the magnetic strip.

## **DONT's**

- ❖ **Never lend your card to anyone, even to your close relative / friend or even if anyone claims to represent the Bank.**
- ❖ **Do not write your PIN on the Card or back of the Card.**
- ❖ **Never share your PIN with any one including a family member or Bank personnel or in response to requests through Phone/email / FAX etc.**
- ❖ **Never carry your PIN in your wallet or purse.**
- ❖ **Never let anyone see you input your PIN.**
- ❖ **Never use a PIN that could be guessed easily e.g. Your birthday or telephone number.**
- ❖ **Never leave your card in the ATM.**
- ❖ **Never leave your card unattended, e.g. in the car, in a hotel room or at work or at merchant establishments.**
- ❖ **Never attempt to use your Debit card at Merchant establishments that do not possess electronic point-of-sale swipe terminals.**
- ❖ **Do not scratch the pin mailer. Tear the edge of the envelope turn to open for easy visibility of the pin.**
- ❖ **Don't give information regarding your ATM card or PIN over the telephone to anyone.**
- ❖ **Do not respond to any E-mail purported to have been issued by Bank asking for your ATM PIN. These are called PHISHING attempts. Bank will never seek personal details like PIN etc. for any purpose.**
- ❖ **Never enter your PIN in any ATM that does not seem to be genuine or seems modified/has a suspicious device attached/operating in a suspicious manner.**
- ❖ **Don't display your cash; count the cash, keep it in your pocket safely and leave the ATM.**
- ❖ **Don't accept assistance from anyone or from the security guard when using an ATM.**

\*\*\*\*\*