

How to Prevent from Banking Cyber Fraud?

1. Should we take the help of an unknown person to withdraw money from the ATM?

No. If you give your ATM card to an unknown person, then he will keep your ATM card fraudulently and give his fake card to you and also note down your ATM PIN. After that, he will withdraw money from your bank account using your ATM card and ATM PIN.

2. Should we download and install .APK file?

No. Do not download and install .APK files received through Message/Email/WhatsApp/Telegram etc., otherwise your mobile phone may be hacked. Always install apps from the authorized Play Store/App Store only.

3. Should ATM PIN, UPI PIN, Password, OTP, Card Number, Expiry Date, CVV be shared over the phone?

No. You may be victim of cyber fraud if you share.

4. What to do if .APK file is installed by mistake?

Immediately disconnect your mobile phone from the internet and uninstall .APK file. If you are unable to locate the .APK file, you can also do a factory reset of your mobile phone.

5. Should we click on unknown links?

No. Do not click on unknown links, otherwise you may be victim of cyber fraud.

6. Do we need UPI PIN to receive money in our bank account?

No. UPI transaction PIN is used to withdraw money from the account. UPI PIN is not required to receive money in the account.

7. Should we share confidential personal and financial details such as Aadhaar Number, PAN Number, OTP, Debit/Credit Card Number, Expiry Date, CVV, Online Banking Password, PIN etc. through phone/message/email/social media/link etc.?

No. If you share the above details, you may be victim of cyber fraud.

8. Should we install Anydesk or TeamViewer Quick Support app on our mobile phone?

No. If you install this app and tell someone the 9 digits code given in the app, then he will hack your mobile phone and withdraw money from your bank account by taking payment credentials.

9. What should you do if you receive a video call in the name of CBI, ED, Police, RBI, Income Tax etc. in the name of digital arrest?

Don't be afraid! Complain about it to the nearest police station or to the National Cyber Crime Reporting Portal <https://cybercrime.gov.in>. Fraudsters make such type of call to dupe innocent people.

10. Should we join an unknown WhatsApp or Telegram group?

No. If you join such group, you may be victim of cyber fraud. Fraudsters make such type of group to dupe innocent people in the name of online investment.

11. How and where to update Bank KYC?

At the Bank's branch, Bank Mitra/ BC location, Internet Banking/ Mobile Banking. You can also update your bank KYC through video KYC (VCIP- Video-based Customer Identification Process) by visiting the bank's official website.

12. Should our bank account be used to receive another person's money?

No. If someone asks your bank account number for aforesaid purpose, then flatly refuse it.

13. Where to report cyber fraud?

Call the National Cyber Crime Reporting Helpline number 1930 immediately or report at **National Cyber Crime Reporting Portal** <https://cybercrime.gov.in>.

14. Should you complain about cyber fraud to your bank?

Yes. Please inform your Bank about this so that online banking facilities can be blocked to avoid further losses.

15. How to find your bank's toll-free number?

Bank's toll-free number is available on the Bank's passbook, debit card/ credit card and the bank's official website/ official app.

16. Where to report suspected cyber fraud?

Suspected cyber fraud can be reported at National Cyber Crime Reporting Portal <https://cybercrime.gov.in>. You may also report suspicious calls/ messages on the Chakshu portal <https://sancharsaathi.gov.in> provided by the Department of Telecommunications, Government of India.

17. Where to get the latest cyber security related information?

You may follow **CyberDost**, the official social media account of the Indian Cyber Crime Coordination Centre (I4C), Ministry of Home Affairs.

Be Aware and Be Cyber Safe!

Satyendra Sharma, (Chief Manager- IT), PNB, Centre for Learning & Innovation: Head Office

Punjab National Bank Toll Free No.: 1800 1800, 1800 2021

1800 180 2345 (For Credit Card)