



STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL

Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi
Sponsored by Department of Consumer Affairs, Govt. of India



CREDIT/DEBIT CARD USERS

- Verify credit card statements. Regularly. Retain all the transactional slips till the statement is received and verified.
- Sign on the back side of your credit / debit card.
- Memorize 3 digit CVV Number written on the back side of the credit card. It is a confidential number that is required to be entered into on-line transaction. Erase/ hide it after you remember CVV Number.
- Activate mobile alert service on your credit / debit card.
- Update card issuers with all your latest mobile/telephone number, email ids, residential address.
- Take acknowledgement from card issuer in case you wish to cancel the card.
- Never provide photo copy of both side of card to any one including bank staff.
- When withdrawing from ATM, ensure that no other person is nearby even if he is a security card or a bank employee
- In case the card is lost/misplaced, immediately intimate the same to card issuers for deactivating and take reference number of your request.
- Do not take help from anyone during cash withdrawal from ATM.
- Never share the details of credit card on phone, email.
- Do not retain too many cards in your wallets.
- Note down all details of the credit card such as its number, date of expiry, customer care number.
- Transact with credit card only on secured web-site. The URL of secured web sites starts from https://
- Banks do not seek any information pertaining to cards through email or phone. Do not respond to such requests received through email.
- Do not provide any details of cards to any website for registration despite declaring that they will not use such data.
- Register and use security features such as one time password, mobile alerts etc. for any online transactions as provided by Banks.
- Do subscribe to insurance for credit/ debit card as provided by Banks for its unauthorized use.
- Update all antivirus application on your computer.
- Try to avoid any transaction on your credit card/debit card at cyber café or public places. In case you have no other option but to use card at such places, change your password, PIN immediately.
- Change your password/PIN at intervals.
- Do not write your password or PIN at any place.



STATE CONSUMER HELPLINES

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