

## Security Awareness Tips

DO's	Don'ts
<b>Online Banking Transactions @ Public Terminals</b>	
<ol style="list-style-type: none"> <li>1. Always reboot when starting to use the public PCs</li> <li>2. Use Private/Incognito Mode to access email or any sensitive information.</li> <li>3. Clean up cache files after use</li> </ol>	<ol style="list-style-type: none"> <li>1. Don't leave without closing all browsers and logging out from the public PCs</li> <li>2. Avoid checking 'Keep me logged in' or 'Remember me' options on websites, especially on public computers.</li> <li>3. Don't let others watch over your shoulder while logging in or doing online transactions</li> </ol>
<b>Unified Payment Interface( UPI) System</b>	
<ol style="list-style-type: none"> <li>1. Beware of Mobile phishing: always download legitimate UPI applications from bank's official website, and be cautious before you download it from App store.</li> <li>2. Keep strong passwords for your phone as well as for your UPI application.</li> <li>3. Use biometric authentication if possible.</li> <li>4. Update your mobile OS and applications as often as possible to be secure from vulnerabilities.</li> <li>5. It is advisable for users to enable encryption, remote wipe abilities and antivirus software on the phone.</li> <li>6. Keep your SIM card locked with a Pin to avoid misuse, in case of loss or theft of the mobile device; you can contact your subscriber to block the subscription of the SIM card.</li> </ol>	<ol style="list-style-type: none"> <li>1. Do not share MPIN with anybody (not even with bank), and be suspicious of unknown callers claiming to be from your bank.</li> <li>2. Avoid connecting phones to unsecured wireless networks that do not need passwords to access.</li> </ol>

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Mobile Banking	
<ol style="list-style-type: none"> <li>1. Use Trusted Mobile Apps</li> <li>2. Always download Mobile Apps from trusted source only such iPhone - AppStore, Android – Play store etc.</li> <li>3. Check the Bank's website for the details of the ways to receive App download URL.</li> <li>4. Enable strong Passwords on Devices</li> <li>5. Bank account number/Customer ID or MPIN should not be stored on the user's mobile phone</li> <li>6. Report loss of mobile phone to the bank to disable the user's MPIN &amp; access to the bank's account through Mobile Banking app.</li> <li>7. Download and use antimalware protection for the mobile phone or tablet device.</li> <li>8. Use security software: Applications for detecting and removing threats</li> </ol>	<ol style="list-style-type: none"> <li>1. Don't use untrusted software with suspicious review and poor rating</li> <li>2. Don't use outdated Mobile Banking Apps</li> <li>3. Don't use Jail Broken or Rooted Device</li> </ol>

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<b>USB</b>	
<ol style="list-style-type: none"> <li>1. Use USB, only after proper antivirus scanning. As it may contain viruses.</li> <li>2. Use Write protection, Keep USB in read only mode, if write permission not required.</li> <li>3. In case you need to charge your Smartphone via USB port on a computer, make sure it is in charge only mode.</li> <li>4. Protecting individual files: Enable write protection on certain files and folders that are not supposed to be modified or overwritten.</li> </ol>	<ol style="list-style-type: none"> <li>1. Avoid sharing data through USB</li> <li>2. Don't Store data in un-encrypted format as if lost, it can be misused</li> <li>3. Don't keep USB without password protection.</li> </ol>
<b>USSD ( Unstructured Supplementary Service Data) Banking</b>	
<ol style="list-style-type: none"> <li>1. Keep strong passwords for your phone as well as for your mobile banking app.</li> <li>2. Update/change your MPIN or passwords on a regular basis.</li> <li>3. Generate OTP for every transaction as it gives another factor of authentication.</li> <li>4. Use biometric authentication if possible.</li> <li>5. Users to enable encryption, remote wipe abilities and antivirus software on the phone.</li> <li>6. In case if your phone is stolen or lost, Please inform your bank at the earliest to deactivate Mobile banking services.</li> <li>7. Keep your SIM card locked with a PIN to avoid misuse. In case of loss or theft of the mobile device, contact your subscriber to block the subscription of the SIM card.</li> </ol>	<ol style="list-style-type: none"> <li>1. Don't share MPIN with anybody (not even with bank), and be suspicious of unknown callers claiming to be from your bank.</li> <li>2. Don't use outdated mobile OS and applications as it may contain vulnerabilities.</li> </ol>