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NPCI reiterates that only 641 bank customers complained about fraudulent activity to banks

National Payments Corporation of India (NPCI) would like to reiterate that only 641 bank customers have complained about fraudulent activity to banks. The figure of 3.2 million cards is a proactively identified base of customers who have transacted in the set of suspected ATMs in the recent past.

However, this does not mean that all these cards have been used for any fraudulent activity. The banks have proactively intimated the aforesaid 3.2 million cardholders as a matter of precaution to either change the pin or replace the cards so that they are not misused in the future.

If a customer has not received any communication from his/her bank, he/she can be sure that the debit card is not at risk. NPCI would like to state that there is no need to panic as the problem has been identified and actions are already taken.

In the interest of general public, we would like to say that card users should exercise caution such as:

1. Register your mobile number and email ID with your bank. You will get instant notification of debit / credit to your account.
 2. DO not share your card PIN or mobile PIN or internet banking password with any one. Beware of fraudsters who claim to be staff from the bank. Please note that no bank asks for PIN or Password.
 3. Memorise your debit card PIN. Do not write your debit card PIN at the back of the card or anywhere.
 4. Cover the ATM key pad with your palm while entering your PIN.
 5. Do not allow anyone else to enter your debit card PIN.
 6. Never give your card details or bank details to anyone over the phone.
 7. Check your bank account statements regularly.
 8. Change your ATM PIN and online passwords at regular intervals.
 9. Do not forget to collect your card after the transaction is complete.
 10. If your card is lost or stolen, or you suspect that it is being used fraudulently, report it immediately to your bank.
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