

Things to remember before you do any online transaction

Here are some precautions you should take while transacting through the digital channel.

Never do it from a cyber café

Never resort to financial transactions from a cyber cafe, a shared computer or through a public Wi-Fi system.

Always try to use your home PC

Always prefer to use your home computer with adequate firewalls and anti-virus software. Always keep your computers updated with operating systems and security patches.

Never use these things in your password

While choosing the password for your financial transactions, strictly follow the instructions for choosing the same as put down by the mutual fund, bank etc. Avoid using date of birth, birthday dates, anniversaries or names of people close to you since these could easily be guessed.

Be careful about emails asking for info like PAN number, Aadhaar number or more

Always be careful about emails asking you about confidential financial information (the government, SEBI, RBI and regulated entities never ask for password, card numbers etc.)

Never click on any link that comes in emails

Always avoid clicking on any link that comes in an email even if it appears to be from a genuine source.

Never-ever share your password

Never share your passwords with an outsider and never communicate the same over social media.

Always check for SSL link

Always check for SSL (Secure Socket Layer)/https security on login page of bank's web site. The 's' after the 'http' denotes that the site is secure. Similarly, look for signs that an online shopping site is identity verified and SSL secured to protect your card number and personal information. Also, look for a padlock icon somewhere on the browser window.

Notify your bank immediately in case of any unauthorized use.

Notify your card provider/bank immediately in case there is any unauthorized use of your card.