



Cyber Society of India

Chennai – 600091 (Regd No.254/04)

(www.cysi.in)

USAGE OF DEBIT CARDS IN POINT OF SALES OR SHOPS – GENERAL WORDS OF CAUTION

In the light of Government of India's initiative to introduce the system of withdrawing cash through petrol pumps using debit cards, CySI deems it fit to place below some significant Dos and Don'ts to help the citizens towards safe withdrawal of cash using ATM cards (i.e. Debit Cards). These guidelines are valid for use at ATM at any time but assume greater significance under the current circumstances.

DO's

1. Ensure your card is swiped (or dipped) only once and only in the authorized Point of Sales swiping device.
2. In case of any suspicion of unauthorised swiping or dipping in another device or more than once, immediately raise an objection and enquire.
3. Follow the petrol bunk assistant, if your card is taken by him to another location or desk for swiping and stay alert till the card is returned to you.
4. Enter the PIN yourself without taking the help of anyone around including their staff.
5. When you key in the PIN, ensure that it is not being observed by others around.
6. Please cover your hand while entering the PIN and ensure that others do not watch your finger movement.
7. Be alert to receive the SMS from your bank about the card usage and ensure the correctness of details therein.
8. In case of any suspicion, go to a reliable bank ATM known to you and change the PIN
9. In case of loss of card, please report to the card-issuing bank at once and get an acknowledgement or complaint number.

DON'Ts

1. Never leave a photocopy of the card with the petrol pump since that is NOT required as per government guidelines.
2. Never reveal the PIN to the shop assistant or request him to enter the PIN in the device.
3. Never permit anyone to note down your card details like card number, expiry date and never the CVV/CVC
4. Never write down the CVV (3-digit number embossed at the back of the card) anywhere.
5. Never reveal the CVV/CVC number to anyone and if possible, memorize the CVV number and smudge the same on the card.
6. Never engage in a conversation with the shop assistant when the card is being swiped