

The DO's and DON'TS of ATM cum Debit Card

It is recommended that customers should conduct ATM transactions in complete privacy in order to avoid any banking fraud.

“Your ATM CARD & PIN are important. Here are some Dos and Don'ts to keep your money - safe & secured”

Dos:

1. Conduct your ATM transactions in complete privacy.
2. First use of the card must be on an ATM, else it will not be accepted at Point of Sale (POS).
3. Ensure your current mobile number is registered with the bank so that you can get alerts for all your transactions.
4. Memorize your PIN (personal identification number).
5. Store your card in a secure place where you will immediately know if it is missing.
6. Beware of “Shoulder Surfing” and Shield your ATM Keypad from onlooker by covering the keypad while entering the PIN.
7. Always change the PIN as soon as you receive it. Preferably, change it every quarter.
8. Store the Debit card carefully so that the EMV chip does not get damaged.
9. Ensure to collect your Debit card, after completion of the transaction.
10. Check the transaction alert SMSs and bank statements / passbook entries regularly to ensure its correctness. Any unauthorized card transaction in the account, if observed, should be immediately reported to the Bank.
11. Please ensure that the card is swiped in your presence at POS terminal (Point of Sale)
12. After completion of your transaction and before leaving the premises please ensure that ‘Welcome Screen’ is displayed in the ATM/Cash deposit machine (CDM).
13. Register your mobile number with the bank for getting alerts for your Debit card transactions.
14. If cash is not dispensed and ATM does not display “cash out” / “Unable to dispense cash”, please report to the Bank Branch on the number mentioned in the official website of the Bank.
15. Immediately inform the Bank if your ATM / Debit card is lost or stolen. If your card is held by any ATM, please inform the same to your Bank Branch as well as Helpline number :- 18003095790 and email to customerservices.card@wbstcb.com, cardpayment@wbstcb.com and to the respective home branch e-mail ID as bm.branchname@wbstcb.com (Ref: Official Website of the Bank: <https://www.wbstcb.com>)
16. Immediately inform the Bank if you forgot your password.
17. In case of any discrepancy or failed transaction, immediately contact where your account is maintained.
18. Beware of suspicious movements of people around the ATM or strangers trying to engage you in conversation or in any suspicious transactions.
19. Look for extra devices attached to the ATMs that looks suspicious.
20. Immediately check your phone for SMS for debit amount.

21. Do check if the card given to you by the merchant after completion of the POS transaction is your card.
22. Your mobile number (SIM card) linked to your Bank account should preferably be Kept in a handset without internet service.

Dont's:

1. Do not write your PIN on the card or card wallet or do not store in mobile.
2. Do not keep your card and PIN together.
3. Never lend your Debit card to anyone.
4. Never share your PIN with anyone.
5. Never seek help from anybody by handing over the Debit card and revealing the PIN.
6. Never accept assistance or offer from strangers at the ATM.
7. Do not share your card or PIN details with anyone or in response to any phone calls / email / SMS.
8. Do not disclose your PIN to anyone, including bank employees and family members.
9. Never let anyone see you entering your Personal Identification Number (ATM Password).
10. Never use a PIN that could be easily guessed. e.g your birthday or telephone number.
11. Never leave your Debit card in the ATM/CDM.
12. Never leave your ATM transaction unattended. Step away only when the transaction is complete and the ATM returns to the Welcome Screen.
13. Do not allow the card to go out of your sight when you are making a payment.
14. Avoid speaking on the mobile phone while you are transacting. Do not allow yourself to be distracted in any way while conducting the transaction.
15. Do not dispose statements or charge slips without destroying them first.
16. Do not download any un-authenticated Apps under the guidance of third party posing to be a service provider. Do not provide remote access to your mobile phones especially the mobile number which is associated with your Bank account.
17. Do not ignore SMS alerts regarding balance enquiry or mini-statement when the request is not initiated by them.

Note:

Recently, the bank had launched customer literacy program for debit card users to help curb the ATM frauds which have been on the rise. The bank has alerted its customers accordingly.

Please note that Bank never asks you about your PIN or personal information over telephone or email.