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CUSTOMER AWARENESS SERIES TOPIC: PHISHING

- Phishing is a term derived from 'fishing'.
- Phishing is a fraudulent activity performed by fraudsters to obtain <u>personal information</u> (such as user ID, password, account number, card number, CVV number, card expiry date, OTP-One Time Password, etc) of a bank customer. Phishing e-mails are the fraudulent e-mails sent by the fraudsters claiming to be from a reputed Bank/Financial Organization, with the only purpose of gathering such personal information and subsequently misusing the same to perform fraudulent transactions.

> Ways to identify a phishing e-mail:

- The e-mail contains poor grammar or punctuation.
- It may not address the customer by name.
- It instructs to click on a link.
- It asks for confidential personal information.
- It also threatens that certain action (such as your account would be suspended) would be taken in case you do not comply with the received email within a specified time period.

How to protect yourself from Phishing?

- Never click on hyperlinks given within e-mails.
- Never open unexpected attachments received over e-mails.
- Use updated and licensed Anti-Virus software.
- Educate yourself on fraudulent activities on Internet.
- Never use cyber cafe for performing financial transactions.
- Do not transfer funds to or share your account details with unknown / non-validated source, luring you with commission, attractive offers etc.
- Never respond to e-mails claiming to be from Bank and seeking your confidential personal information.
- <u>NOTE:</u> Bank of Maharashtra <u>never</u> asks for any of your confidential personal information such as User ID, Password, Account No, Card No, CVV No, One Time Password (OTP) etc. **NEVER** disclose them to anyone even if the seeker claims to be from Bank.

By Chief Information Security Officer
Bank of Maharashtra