URGENT: PLEASE CONFIRM YOUR BANK ACCOUNT RECORDS

FRAUDSTERS ARE ON THE PROWL, TRYING TO EXTRACT YOUR BANK ACCOUNT INFORMATION FROM YOU, FOR MISUSE. ARE YOU EQUIPPED TO IDENTIFY AND IGNORE THEM?

WHO IS A PHISHER?

Phishers are fraudsters trying to find information they can misuse. Always beware of email from unknown senders. Treat such e-mails with caution. Just as you would ignore a stranger on the street who tries to get friendly. Remember that getting your e-mail details is quite easy. Just because someone sent a mail to your correct ID, it is not reason enough for you to trust.

WHAT IS THE PHISHER LOOKING FOR?

Understanding the key security components of your internet banking account. Your user ID, password, your mother's maiden name (or any such question to help you remember the password), your account number and your date of birth are all key details. Obviously, no one other than you and your bank, know all these pieces of information. The objective of the fraudster’s e-mail is to get these details from you. Just as you would not hand over the keys to your house to a stranger, don’t give out your key information to anyone on e-mail.

HOW CAN YOU BE TRICKED?

The thieves know that you will be careful. So they wear a mask. The mask is crafted to look like it is from your bank. The logo and name of the bank is copied to make you believe that the e-mail is authentic. Some mails have a link and you are asked to enter your details there, as if you are logging into your account. Never access your account through a link in an e-mail. It may be disguised and lead you to fraudulent ‘phishing’ site. The only thing to remember is that the bank already has all the details about your account and will NEVER ask for them. E-mails asking you to approve, verify or update such information are usually fraudulent.

HOW DESPERATE CAN THEY GET?

Phishing is usually done as a mass mauler and may not be personalized. Some of them will have obvious spelling and grammatical errors. Fraudsters know that you may ignore their mail. They will scare you. They will point to something terrible that can happen — suspension of the account, for example — if you don’t give the details. These are ‘cyber-dig’ they point at you. Treat these threats with contempt and ignore them. Your bank will not suspend your account without contacting you and such actions do not usually happen over e-mail. Forward such e-mails to your bank and expose the fraudsters, instead of obliging them.

Protect yourself from Phishing.

Never reply to e-mails asking for your password or PIN.