

# ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

## How can you safeguard yourself against Vishing?

Vishing is the act of collection of one's personal financial/banking information over the telephone with the intention of using it to commit fraud.

Posing as representatives of the bank, fraudsters make phone calls to unsuspecting customers and attempt to trick them into revealing their personal information. Once the information is obtained, the fraudsters use it to access the customer's account and carry out fraudulent transactions.



- 1 Some tell-tale signs of a vishing attempt are:
  - The caller would usually address you as 'Sir' or 'Madam' since he may not know your name.
  - The caller asks you for your account number or some such basic detail which should be available in your bank's records.
- 2 If a recorded message directs you to leave any personal or account details in any telephone system, do not comply; especially if it cites 'possible security issues' with your credit card or bank account.
- 3 If the caller asks you to dial a specific number other than the regular number of your bank and update your bank details, ignore the request and call your back and check.
- 4 Never reveal the following details to a caller over the phone: the passwords of your bank/card accounts; your Internet Banking user ID and password; your bank account number; your credit/debit card number and the CVV number on the back of your cards.

**Your bank will never ask you for any personal banking/financial details over the phone.**



Smishing is the act of collection of one's personal financial/banking information through a text message to one's mobile phone with the intention of using it to commit fraud.



We welcome your questions, suggestions and feedback on this column. Please use the 'Email Us' link at [www.icicibank.com](http://www.icicibank.com) or send us an SMS to 53030. Please include your full name, address and phone number. Your comments may be edited for clarity and space.

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