



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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June 22, 2020

The Chairman / Managing Director / Chief Executive Officer  
Authorised Payment System Operators (banks and non-banks) /  
Participants of Payment Systems (banks and non-banks)

Madam / Dear Sir,

**Increasing Instances of Payment Frauds – Enhancing Public Awareness Campaigns  
Through Multiple Channels**

As you are aware, safety and security of digital transactions are of paramount importance. Reserve Bank has been taking measures to improve awareness through its e-BAAT programmes and organising campaigns on safe use of digital payment modes, to avoid sharing critical personal information like PIN, OTP, passwords, etc.

2. In spite of these initiatives, incidence of frauds continue to bedevil digital users, often using the same modus operandi users were cautioned about, such as luring them to disclose vital payment information, swapping sim cards, opening links received in messages and mails, etc. There are also cases of users being tricked into downloading spurious apps that access critical information stored on devices. It is, therefore, essential that all payment systems operators and participants – banks and non-banks – continue and reinforce efforts to spread awareness about digital safety.

3. All authorised payment systems operators and participants are hereby advised to undertake targeted multi-lingual campaigns by way of SMSs, advertisements in print and visual media, etc., to educate their users on safe and secure use of digital payments.

4. Please acknowledge receipt.

Yours faithfully,

(P. Vasudevan)  
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ