



# Digital Financial Services

## Customer Awareness

## Guidelines

**Be cautious and Beware to Risks or Dangers Related to Digital Financial Services.**

### Safeguarding your Password

In connection with your Password:

- Password should be changed on regular basis and should be kept secret;
- Whenever you choose a Password, you must take care not to choose a password that is likely to be guessed by anyone trying to access FINCA Digital Wallet (SIMSIM), pretending to be you. For example, you should avoid your own or a relative's birthday, or any part of your telephone number;
- You must not disclose any details of your Password to anyone, including any member of our staff, or someone giving assistance on a technical helpdesk in connection with SIMSIM;
- You must not record your Password in a way that could make it recognizable by someone else as a Security Code; and
- If you discover or suspect that the password or any part of it is known to someone else, you must immediately change the Password yourself through the SIMSIM.

### Personal Information Safety

Do not disclose personal information such as address, Mother's Maiden name, Bank account number etc. to anyone.

Do not store or place your password/security code and personal information on any web site including any social media sites.



### **Protecting your device:**

- You must take all reasonably practicable steps to ensure that Your System is free of any virus or similar device or software.
- Do not leave your phone unattended as any person having your personal information and/or pin can use your phone wrongfully.

### **Protection measures for other Electronic products**

- Do not use ATM which appear to have been tampered or any other suspicious device is placed in ATM booth.
- Cancel the transaction and use a different ATM, if ATM is not working properly.
- After conducting the transaction on ATM never leave your transaction receipt behind. It is the best way to prevent any fraud.
- Do not allow others to use your ATM card.
- Carefully secure card and cash in wallet before leaving the ATM booth.
- Always use ATMs which are familiar to you or that are in hit locations.
- Have card ready before approaching the ATM. Avoid having to go through the wallet or purse to find the card.
- Stand close to the ATM and shield the keypad with hand when keying in the PIN and transaction amount.
- Carefully secure card and cash in the wallet, handbag, or pocket before leaving the ATM.
- Memorize ATM personal identification number (PIN) and never disclose it with anyone. Do not keep those numbers or passwords in the wallet or purse or in any other written form.



### Other security safeguards

- Do not allow anyone to use your Digital Wallet SIMSIM on your behalf.
- We will never ask your secret codes or pins related to SIMSIM.
- Before doing any transactions make sure that correct bank account number is being used.
- In case of any unauthorized transactions or entries in account, immediately notify the Bank.
- Make yourself familiarize with the blocking procedures of your account, in case your device is snatched, stolen or theft immediately proceed with account blocking.
- Regularly check transaction history details and statements to make sure that there are no unauthorized transactions.
- Review and reconcile periodical bank statements for any errors or unauthorized transactions promptly and thoroughly.
- Check e-mail for contacts by merchants with whom one is doing business. Merchants may send important information about transaction histories.

NOTE: In case of any loss, damage or harm caused to Customer due to his/her fault, inaction or negligence, the Bank will not be liable to any cost, damage or loss towards the customer.