

**Digital Payment  
Awareness on**

**dhani Pay**

**Website**





There cannot be a better custodian of customer rights than a well-informed customer! Customer protection through customer education is, therefore, one of the important functions of the Transerv Limited. Our customers should be aware about RBI regulations which are aimed at enhancing the quality of customer service. Be a well-informed customer to make a better choice.

# Customer Awareness

- ✔ Digital transactions are 'Convenient' and 'Safe'.
- ✔ Safe digital transactions starts with you. Transact safely.
- ✔ Stay Informed, Stay Aware!
- ✔ Fraudulent transaction ? Limit your loss. Notify immediately.
- ✔ Unsolicited emails, calls and messages promising large sums of money are fake. Do not risk your hard-earned money.
- ✔ Never share your password, PIN, OTP, CVV, UPI-PIN etc., with anyone
- ✔ What To Do if Duped?

# Safe digital transaction starts with you.

## Transact safely

OTPs: When you are using financial services for online transactions, the server, depending upon its configuration to use specified algorithms, generates a one-time password, or OTP, and then sends it to the user either to registered mobile handset or through email. The transaction is authenticated by using the OTP which means you can successfully make payment or transfer money online.

Don't share your passwords, PIN, OTP, CVV, etc. with anyone online or through phone. Never click on suspicious links that you receive via SMS, email or social media platforms

# Safe digital transaction starts with you.

## Transact safely

Passwords: For general sites, which do not affect you personally or financially, use simple, memorable phrases, to create passwords. Reserve your strongest, most distinct passwords for critical services—like your Net banking, wallet, your computer, personal e-mail and social media sites.

Precautions: Never share your passwords with anyone. Create passwords using memorable phrases; mix it with numbers, special characters. Never use a word from a dictionary, either as base or password. Feel free to mix languages. For financial transactions, Transerv Limited would suggest an alpha numeric password with a length of at least 6 characters.

# Fraudulent transaction ? Limit your loss...Notify immediately.

“Don’t get clean bowled by a fraudulent or an unauthorized transaction in your account. Notify immediately.”

The longer you take to notify, the higher will be the risk of loss

If the fraudulent transaction is due to your negligence, you will bear the loss till you report to us. When you notify us of a fraudulent transaction, ask for an acknowledgment.



## Unsolicited emails, calls and messages promising large sums of money are fake. Do not risk your hard-earned money.

- ✔ Don't get cheated by SMS, phone, email from any individual/authority promising you large sums of money
- ✔ Don't send money as initial deposit, commission or transfer fee to anyone to receive large sums of money from known or unknown organizations
- ✔ Don't reveal your bank account details, internet banking user ID, password, credit or debit card number, CVV, ATM PIN or OTP to anyone\*. Transerv Limited or any other bank will never ask for these.
- ✔ Do not give details of your bank account by clicking on links received through SMS / Email.
- ✔ You can lodge a complaint with local police, cyber-crime authorities or on [support@dhani.com](mailto:support@dhani.com), if you receive any offers of cheap funds.

# Transaction failed?

## Relax, your money will be refunded, in due time!

- ✔ Amount debited for failed Digital Payment Transactions will be credited back to your credit card/debit card/PPI/bank account through which you made the transaction
- ✔ You can complain, online on dhani App, Email([support@dhani.com](mailto:support@dhani.com)), Call(0124-6555555), if the money for failed transactions is not refunded





## **Never share your password, PIN, OTP, CVV, UPI-PIN etc., with anyone.**

The issue of online fraud is becoming bigger every day. Every other day, there are reports of someone being duped through fraudulent online transactions or by a tele-caller. The latest theme used by fraudsters is asking for a one-time password (OTP), under the pretext of verification, increase in credit limit or loan sanction. Since financial literacy levels is low in India, several people—including many highly educated ones—easily fall into such traps, and then cry foul. Once you lose your money, it will be difficult to get it back. The only thing you can do is to be extra cautious, especially while using your debit/credit card and when using Digital platform. Also, opt for transaction alert service via SMS (short message service), which is now a paid service, from your bank. In case of sharing such details to third party, due to negligence by the customer, no reimbursement will be made.

# What To Do if Duped?

- The first thing you need to do is to contact Transerv Limited.
- File a complaint either through email([support@dhani.com](mailto:support@dhani.com))/ Phone call(0124-6555555)
- Change the password or PIN. Keep all your correspondence with Transerv Limited in a secure place.