

## Digital Savvy: 5 things to keep in mind while paying digitally

The incredible convenience of UPI is evidenced in the millions of new users adopting the means of digital payment, wholeheartedly. UPI is also unique in that it places immense power in the hands of its users, with the ability to keep themselves safe. Here are a few ways in which you can leverage this to keep your digital payments secure.

- **Never pass on a password:** This tip sounds like it should be obvious, after all, we have been using passwords for years, right? Not always. Sometimes, you unknowingly scribble a password on a piece of paper to remember it, or share it with someone you trust in a public place - point is, there are various seemingly harmless ways in which your password can get leaked.

Remember: Never share your password with anyone. If you are concerned that you might forget it, use password savers on secure browsers or devices, but never write it down.

- **The PIN is personal:** We use PINs or Personal Identification Numbers to confirm our identity. We use PIN to prevent our phones from getting accessed by anyone else. A PIN is also needed on digital payment apps like Google Pay, which have a double locking system to confirm your identity before letting you access the app.

Therefore, the PIN should not be shared with anyone, not even people you trust or anyone claiming to be a customer care representative, as it can give people access to highly sensitive information on your phone and apps.

- **Ask yourself: Is this my transaction?** As we make more and more payments online, it is sometimes easy to lose track. UPI allows merchants to send 'collect requests' to customers for the amount they have shopped or availed a service for. E.g. after my ride gets completed, my cab app will send me a collect request for the fare, which I will need to authorise.

However, if you see a collect request which you do not remember initiating - for shopping, services, or refilling a wallet - please decline it. The great thing with UPI is no transaction can be completed without your approval, so stay alert, and only authorise transactions that you have initiated.

- **Need help? Find the right customer care number:** There could be a situation when something goes wrong on your digital payment and you need to speak to someone. It happens to all of us.

Just remember to only call the number listed on your payment app's official social media channels or website. There are lots of random numbers floating on the internet to scam people, so always find the number listed on the official channels for your complaint. Apps like Google Pay provide 24/7 support, right within their app.

- **Someone sent you a collect request: do you know them?** Sometimes, a stranger may send a random collect request to your UPI ID. It can be confusing - and it's natural to hesitate. However, as a rule, if you feel even slightly unsure of a person's identity, decline the request. Again, UPI places the power in your hands.

Apps like Google Pay also display a 'Scam' or 'Stranger' warning, to remind you if the person does not exist in your contact list. Read these signals and act mindfully.