

# Digital Payment Awareness Week 2026

Digital Payments are simple and can be used

by anyone ...and everyone!

Par... 'Thoda dyan se... (be careful, be alert!)



Features	NEFT	RTGS
Time taken to transfer	Within an hour	Immediately
Working hours for customer transactions	24/7- Round the clock even on weekends and bank holidays	24/7- Round the clock even on weekends and bank holidays
Minimum amount required	No minimum amount	INR 2 Lakh
Maximum amount that can be transferred	Any Amount	Any Amount

## Dos and Don'ts for Electronic Banking Transactions

### Dos

- Always type bank's URL using verified and trusted browsers and HTTPS secured websites for payments (S stands for Secure)
- Make your passwords difficult to guess, by using alphanumeric and special characters (#, \*, @, \$ etc.) and change it frequently
- Always keep your payment transaction Apps updated with the latest version
- Link your email ID and mobile number with your bank account and opt for e-mail/SMS alert service
- In case of any unusual/unauthorised transaction, inform the bank immediately

### Don'ts...

*Thoda Dyan se...*

- Never access your bank's website through online search
- Never store login credentials on phone, also don't enter/store credentials on untrusted portals/service providers
- Avoid transacting through public devices, cyber cafes and on unsecured/open networks like public/free WiFi
- Never share your mobile banking PIN or Internet banking ID, password and OTP with anyone (including bank staff)

### Prime minister's message

- KYC – Your First Step to Safe Banking'. Ensure timely completion of KYC/ re-KYC
- Complete your KYC/Re-KYC only through authorized mediums. Do not share details over phone with anyone.

