AARAMBH

Daily Digital Transaction Checklist

A 60-second habit for safer digital payments.

A simple daily checklist for UPI, cards, net banking and other digital transactions.

LEARN Understand the basics	THINK Compare risks and choices	ACT Use official channels

Educational resource • Simple language • No product endorsement

Important: This booklet is for education only. Financial products, rates, eligibility, rules and scheme terms can change. Verify current information from official sources before acting.

The Guide

Before Paying

Check the merchant/person name and amount.

Confirm you are using the correct official app or website.

Do not act under pressure, urgency or fear.

While Paying

Never share OTP, PIN, CVV, passwords or UPI PIN with another person.

Read the authorization screen before approving.

Do not install remote-access apps at someone's request.

After Paying

Check the success/failure status and transaction reference.

Review alerts and bank statements for unfamiliar activity.

Save important receipts without storing sensitive credentials in unsafe places.

Remember

Slow down when a transaction feels urgent or confusing.

Your Action Checklist

Use this page during a workshop or at home. Tick each item only when you understand it.

- Verify recipient name.
- Verify amount.
- Verify app/website.
- Keep credentials private.
- Review transaction confirmation.
- Report suspicious activity quickly.

Questions to Ask Before You Act

1	What exactly am I buying, joining, borrowing or authorizing?
2	What could go wrong, and what would I lose?
3	What are the fees, penalties, exclusions or conditions?
4	Who regulates or officially administers this product/scheme?
5	Where can I verify the information independently?

My Notes

Quick Questions & Trusted Sources

Should I click a payment link sent by SMS?

Do not click suspicious links. Open the official app or type the trusted website address yourself.

What if someone asks for an OTP to cancel a transaction?

Do not share it. Contact the bank or service through an official channel.

Where can financial cyber fraud be reported?

The National Cyber Crime Reporting Portal lists 1930 as the immediate helpline for online financial fraud.

Trusted starting points

- NPCI UPI safety guidance.
- National Cyber Crime Reporting Portal / I4C.

Aarambh Note

Aarambh creates simple educational resources to help families and communities understand important financial and digital topics. This booklet does not provide personalized financial, legal, tax or insurance advice and does not endorse any product, provider or scheme.

For current rules, rates, eligibility and official application processes, always check the relevant government, regulator, bank, insurer or other official source.