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NPCI Shares 5 Tips for Safe Digital Payments this Festive Season

VELLORE – 6 Nov, 2026 Vellore 06 November 2026: Festivals bring increased shopping, attractive discounts, cashback offers and gift promotions across online and offline platforms. However, fraudsters often exploit the festive rush through fake websites, suspicious links and misleading offers to steal personal and payment information. To ensure safe digital transactions, the National Payments Corporation of India (NPCI) highlights five key safety tips for consumers.

Consumers should shop only through official apps and websites, complete payments within the authorised shopping platform, and verify seller details before making transactions. They should also be cautious of free vouchers, cashback offers and festival gifts that request OTPs, bank details or upfront payments. Never share OTPs with anyone, including people claiming to represent banks or payment apps, and avoid clicking on unknown links or downloading suspicious files.

NPCI also advises consumers not to make payments under pressure or respond immediately to urgent messages about expiring offers or blocked accounts. Following the ‘Stop, Think, Act’ principle—stop when faced with unexpected requests, think and verify the information, and act only after confirming its authenticity—can help protect users from digital payment fraud and ensure a safe and seamless festive shopping experience.