

# **NCA-15.081824: National CERT Advisory – Beware of Fake Rumors Circulating About ATM Closures and Online Banking**

## **Introduction**

In light of recent misleading information circulating on various social media platforms and messaging services, the National CERT, in consultation with the State Bank of Pakistan (SBP) and all relevant stakeholders issues this advisory to inform that no such incident has so far been reported and the banking infrastructures including ATMs are functioning smoothly. The cybersecurity teams of financial institutions are vigilant on observing such type of incidents and their mitigations. This advisory aims to clarify these concerns and prevent unnecessary panic.

## **Key Message**

The public is strongly advised to disregard these false rumors and instead seek guidance directly from their respective banks or financial institutions. The State Bank of Pakistan (SBP) is actively collaborating with banks and the National CERT to ensure the security and resilience of Pakistan's financial infrastructure, particularly in the digital payment ecosystem. To date, no credible cyber threat has been observed in the ATM and online banking ecosystem that would warrant such actions, and the financial service industry remains vigilant.

## **Recommendations & Action Items**

1. **Stay Vigilant:** Be observant of your surroundings when using ATMs or conducting online transactions. Report any suspicious activities immediately to your bank or financial institution.
2. **Protect Your Information:** Do not share payment card details or any personal and financial information, including PINs, OTPs, User IDs, and passwords, with anyone.
3. **Inspect ATMs:** Before using an ATM, check for any unusual attachments that could be used to copy card data.
4. **Avoid Suspicious Links:** Do not click on links from untrusted sources or share personal information online.
5. **Secure Your Session:** Always log out of your online banking session after completing your transactions.
6. **Monitor Your Accounts:** Regularly review your account statements and promptly notify your bank of any unauthorized transactions or if your card is lost or stolen.

## **Guidelines for Reporting Incidents**

In case of suspicious activity or if you have fallen victim to a potential scam, report it to your bank immediately and notify the National CERT at the following contact points:

- **Incident Reporting Form:** <https://pkcert.gov.pk/report-incident/>
- **Email:** [cert@pkcert.gov.pk](mailto:cert@pkcert.gov.pk)

## **Conclusion**

This advisory serve to ensure public awareness and the safety of financial transactions across the country. The National CERT, in collaboration with the SBP and all relevant stakeholders and constituents, remains committed to providing accurate and reliable information to the public. We urge everyone to rely on official sources and verified information for their financial security.



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