November 08, 2018

1LINK Confirms No Compromise of Domestic ATM and Online Transaction Routing System

This refers to the news circulating on social, electronic and print media regarding disruption of ATM and ADC services domestically and the ensuing SBP clarification on November 06, 2018. 1LINK would like to categorically state that no such disruption took place and all domestic ATM and electronic payment systems are functioning normally. In last week (November 1-7), 1LINK successfully performed processing of over 10 million domestic ATM and ADC transactions and 1.1 million international schemes transactions. This is in line with general weekly trend of transactions. 1LINK maintained an uptime of 100% during last week, providing uninterrupted services to member banks, telcos, billers, NBFIs, government entities, etc.

1LINK is providing secured point-to-point connectivity to its 38 member banks to ensure safe domestic transaction routing. The banks are also taking precautionary measures including strengthening IT and information security systems and imposing conditional restrictions on international transactions, especially ATMs. However, we want to stress that 1LINK systems remained stable and no untoward activity took place at any time.

Guidelines for conducting secure transactions:

ATMs
- Familiarize yourself with the ATM that you generally use.
- Be cautious and report to the concerned branch/bank if you observe any suspicious devices (e.g. card reader, pin hole camera, etc.) or the PIN shield has been removed or loosened.
- Shield the keypad with your hand when you enter your PIN.

Cards
- Do not share your card credentials/details, PIN and CVV with anyone (not even with your bank).
- Sign at the back of your card as soon as you activate it.
- Do not use such PIN that can be easily guessed. For example, your date of birth, telephone number or sequences.
- Change your card PIN frequently.
- Do not allow anyone to perform transactions on your behalf through your debit/credit card.
- In case of loss/theft of your card, immediately inform your bank and request for blocking it.
- If you intend to use your card internationally during travel, share your travel plan with the bank.
- Make sure to avail SMS alerts facility.

Payments
- Do not share your online/mobile banking credentials with anyone.
- Never respond to emails/embedded links asking you to verify user IDs/password.

- Remember, no one has the right to know your password or PIN. Immediately change your password if you have accidentally revealed your credentials.
- Avoid accessing your internet banking account from a shared or public computer.
- Keep your software and applications updated.
- Never click hyperlinks within emails. Always try to copy and paste them in address bar of your browser.

About 1LINK Security

What enables 1LINK to process millions of transactions every day in a secure manner is its compliance and certification of PCI-DSS[1] standards and PCI-PIN[2] Security compliance. In addition, it undergoes rigorous external audits which are conducted by internationally certified PCI-QSA firms to validate its security standards. These certifications and compliances ensure that member organizations and partner networks can entrust 1LINK with their transaction handling without any breach or infringement.

As Pakistan's first and fully licensed PSO/PSP, 1LINK operates under the license issued by the State Bank of Pakistan (SBP), which makes it subject to compliance with all SBP rules, regulation and directives. It is working side by side with SBP, banks and global payment schemes to ensure customers' cards data security and to enable a foolproof environment for domestic payment transactions. 1LINK also extends its state of the art 1LINK Fraud Monitoring System (1LINK FRMS) to its member banks to facilitate them in monitoring any anomaly in transactions and take immediate measures.

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[1] PCI-DSS- Validation of the compliance can be confirmed from https://www.visa.com/splisting/searchGrsp.do
[2] PCI-PIN - Validation of the compliance can be confirmed from https://www.visa.com/splisting/searchGrsp.do