

Security Risk in Showing 16 digit ATM Card Number to Someone

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In brief

All the time, we all are receiving messages from our bank saying, not to reveal the ATM card number, CVV, and PIN number to anyone including the bank official. The main purpose of the alert is to safeguard the customer from the risk of misuse.

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But at the same time, most users doubt that there is any risk in showing or telling the ATM card number alone to someone. We all know that we need the 16 digits card number and PIN or CVV number for any transaction using an ATM card.

In India, all debit card and credit card transactions are OTP-based, and for doing any transaction, the user needs an OTP based verification. So in the initial view, there is no chance of misuse if someone gets the card number alone. But this was not the case. So still, there is a chance of misuse if the ATM card number alone is published or revealed.

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How ATM Card Number and PIN Can be Misused

Even though all the Indian ATM cards are provided with double security features, including OTP, there is also a chance of being misused only with the ATM card.

If the ATM card is enabled with international transactions, we can use that debit card for online purchases without OTP on any Non-Indian websites. All the payment system outside India doesn't required OTP based double security feature. Hence we can make the payment with the only ATM card number and CVV number.

We doubt that the CVV number is also mandatory, so we can only do transactions with card numbers. Here the tricky part comes. We all know that CVV number is a 3 digit number, and hence there is a chance of easy guess. Of course, we cannot confirm that it can be successful in all the cases, but there is a possibility of a correct guess.

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Hence, we can say that, not in all aspects, but to some extent, there is a chance to get misused even with the card number alone.

Because of all these cases, even for verification purposes, the bank employees also ask for only the last 4 or 6 digits of the card. They never ask for the complete sequence. So, better to keep the ATM card number also private with you in all cases. This will reduce the risk of being misused.