

## PRESS RELEASE

In some news headlines took place in media organs regarding the credentials of citizens have been sharing in the internet, it is mentioned that these credentials obtained by other individuals may cause risks especially in the banking sector and it is deemed necessary to inform the public about this subject.

Within this framework, pursuant to the Communiqué on Principles to be based on in Information Systems Management in Banks, prepared by our Agency and which is in force since 2010, when customers want to realize their non-face-to-face banking transactions, they are being subjected to an ID verification mechanism with two factors by all of our banks. Factors used in this ID verification mechanism are obliged to be in at least two different types chosen amongst elements which the customer knows, (password), owns (mobile application, single-use password, single-use password producing instrument etc.) or elements which are the customer's biometrical characteristic. Customers' credentials are not equivalent to any of these factors; accordingly this mechanism is not accessible by using only the credentials in customers' ID cards.

Moreover, even if any SIM card changes have been made on behalf of customers using the credentials alleged to be disclosed, in line with the directives given to banks by our Agency in past years, until that customers verify their SIM card changes are realized by themselves to their banks, the "single-use SMS password", which is the ID verification factor is blocked and not sent to customers.

Accordingly, despite the news taking place in media organs, there is no possibility to realize any financial transaction in electronic environment using only information in the customer's ID card. In face-to-face transactions and in transactions requiring ID verification, our banks have additional controls.

It is important to indicate that, since banks already have customer information within the framework of the relationship built with their customers, banks do not call citizens by phone and personal information of citizens used in their banking transactions are not requested under no circumstance and various institutions/organizations are warned frequently about this issue.

As such, to prevent any kind of fraud, individuals presenting themselves as bank personnel or personnel of other institutions/organizations and requesting information relating to banking transactions shall not be accredited and utmost attention shall be paid to protect these credentials to avoid any incident of fraud.

On the other hand, our Agency is in constant communication with related public institutions and banks regarding the fight against probable fraud actions in the banking sector and necessary measures have been taken against threats in coordination with the related parties.