

Be Cyber Aware

An Internal Handbook on

Cyber Security Awareness

BY CISO OFFICE



STAY VIGILANT
TODAY
TO SECURE YOUR
TOMORROW

Dear UCOites,

In today's digital age, safeguarding our organization from cyber threats has become more critical than ever. Our staff members are not only the backbone of our operations but also the first line of defense against cyber risks. This internal handbook on Cyber Security Awareness is a testament to our commitment to their empowerment. By being well-informed and proactive, we not only protect our data and systems but also preserve the trust our customers place on us. Together, let's embark on this journey of cyber resilience and ensure the safety of our digital ecosystem.

Best Wishes,

(Ashwani Kumar)
MD & CEO



यूको बैंक UCO BANK
(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

Dear UCOites,

In our journey through the swiftly transforming digital terrain, the significance of Cyber Security Awareness remains paramount and cannot be overstated. This handbook serves as a comprehensive guide to equip you with the knowledge and tools needed to detect, prevent, and respond effectively to cyber threats. By enhancing our collective awareness, we not only strengthen our Organization's defenses but also contribute to a more secure digital world. Let's embrace these insights and practices to protect our assets and uphold our reputation.

Best Wishes,

(Rajendra Kumar Saboo)
Executive Director



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Honours Your Trust

Dear Colleagues,

In an era where technology is an integral to our operations, Cyber Security Awareness is imperative for the well-being of our Organization. This handbook embodies the culmination of our efforts to provide the insights into the realm of cyber threats and the strategies to counter them. Comprehension and vigilance play a vital role in upholding the integrity of our systems and data. As we internalize these practices, we not only shield our digital ecosystem but also nurture a culture of cyber resilience. Let's recognize the profound significance of our proactive involvement & extract the utmost advantages from this invaluable resource.

With Regards,

(Mohammad Sabir)
DGM & CISO



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Honours Your Trust

Bank's Cyber / Information Security Policies & its importance

A good understanding of Information Security and Cyber Security policies and procedures of the Organization ensures:

- Protection to individuals from being victims of cyber security incidents
- Understanding the steps to follow in the event of a security incident
- Understanding the levels of responsibility
- Provides visibility on the risks associated with handling sensitive data and steps to be taken to avoid its misuse

Protect Organization from any form of threats, irrespective of the realm

What is Cyber Security?

Cyber Security is the protection of devices from malicious attacks & cyber threats. These devices include-

- Computer/Endpoint devices
- Servers
- Data
- Mobile devices
- Electronic systems
- Network devices



Significance of Cyber Security in Today's Digital Landscape

Corporate Image: Strong cyber security measures enhance the organization's reputation as a safe place for business.

Innovation Acceleration: As technology evolves, cyber security becomes crucial for safe innovation.

Privacy Protection: Safeguarding personal information of employees and customers is a crucial and ethical responsibility.

Rising Threats: With increasing digitization, cyber threats have become more sophisticated and prevalent.



Data Breaches: Protecting sensitive data from breaches is essential to maintain customer trust and regulatory compliance.

Financial Impact: Cyber attacks can result in significant financial losses and damage to reputation.

Operational Continuity: Ensuring cyber resilience keeps operations running smoothly.

What is Information Security ?

Information is a critical resource for an organization which needs to be protected throughout its life cycle.



➤ Information Security is protection of information from '**Unauthorised**'

- Generation
- Access
- Modification
- Disclosure
- Transmission
- Disruption and
- Destruction



Principle of Information Security

The CIA Triad - upon which Information Security functions are based



Confidentiality

Information is not made available or disclosed to unauthorized individuals, entities or processes

Ways to ensure Confidentiality:

- Authorisation via user id & password
- Biometric verification
- Multifactor authentication
- Data encryption

Integrity

Accuracy and completeness

Ways to ensure Integrity:

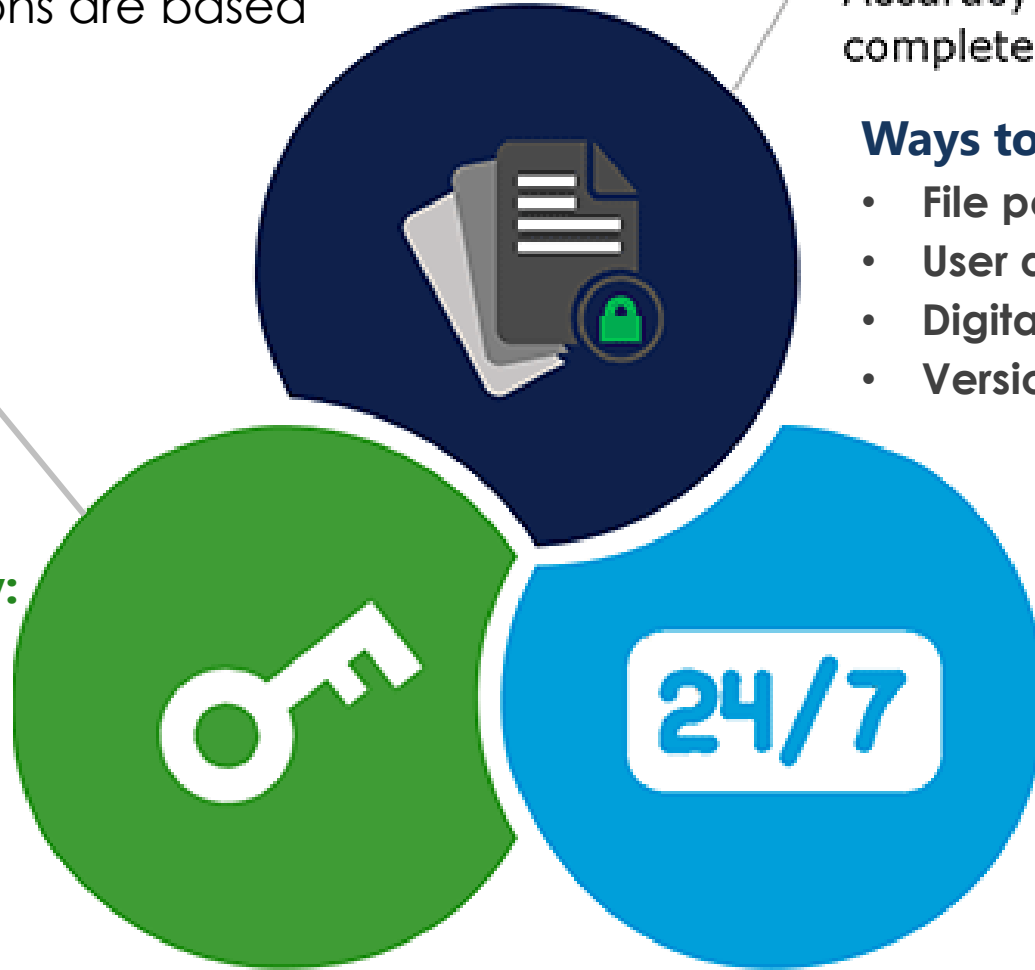
- File permissions
- User access controls
- Digital signatures
- Version Control

Availability

Ability of the system to provide access to its resources

Ways to ensure Availability:

- Off-site Backups
- Failover
- Environmental controls
- Redundancy



Data Classification & Secure Handling of Data



PUBLIC

Data that can be freely shared with anyone

Examples:

- Directories
- Press releases
- Mission statements



INTERNAL

Data shared within the organization

Examples:

- Work schedules
- Budgets
- Project plans
- Strategies
- Business processes



CONFIDENTIAL

Data shared with select internal individuals as needed for their jobs

Examples:

- Some regulated data
- Personally Identifiable Information (PII)
- Business details
- Personal Records
- Financial Information



RESTRICTED

Data that is highly sensitive

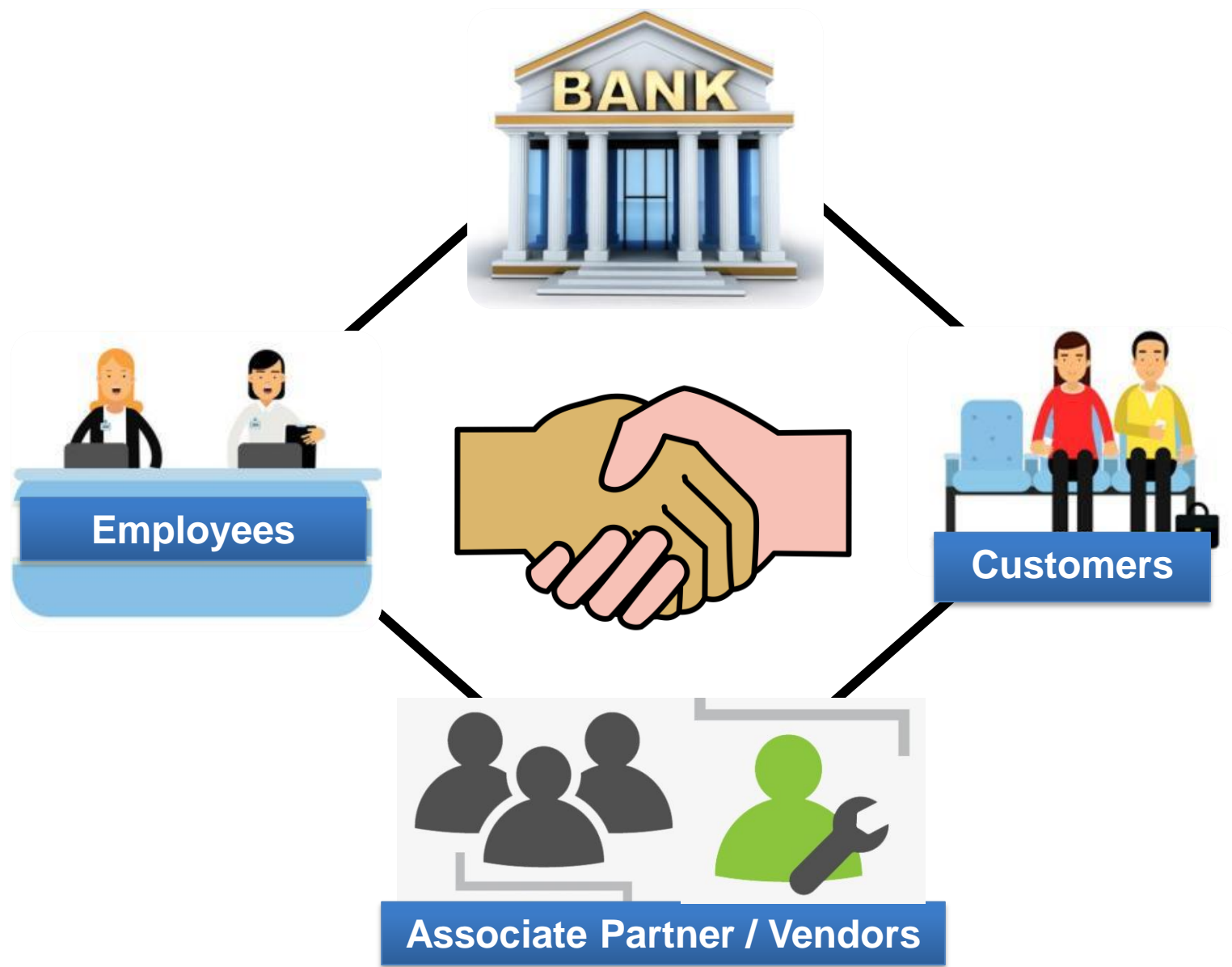
Examples:

- Passwords
- Some highly regulated data
- Internal Plans
- Infrastructural Information

Outlines the stakeholders and actions required to ensure that cyber security events are addressed in a consistent, coordinated and timely manner.



Cyber Security is Everyone's Responsibility





In the modern era of digitization, with increased usage of internet & IoT devices, Cyber scams are also increasing rapidly.

So it is important to enhance our awareness on Cyber Security to defend such potential cyber risks arising out of human vulnerability.

What is **CYBER FRAUD** ?

It occurs when someone defrauds people by using the internet / offline to get money, goods, etc. illegally by tricking them



Why do we become Victims of Cyber Fraud?



**Over Trusting
Nature**



**Lack of
Awareness**



**Psychological
vulnerability
like human
emotions, fear
etc**



**Least likely to
report
incidents**

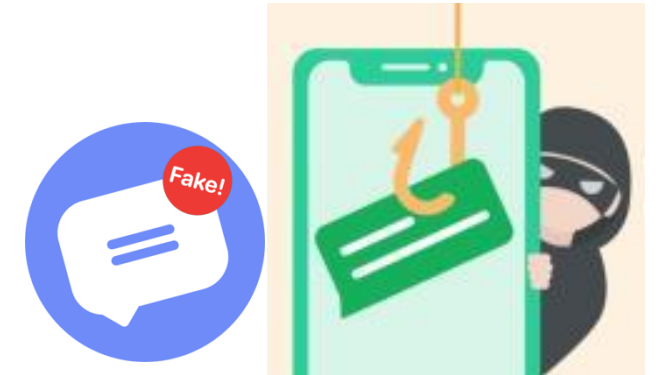
Common Modes used by Fraudsters



Fake Calls asking confidential information



Fake Emails with malicious links or attachments



Fake SMS Messages with Spurious Links



Luring Advertisements / Offers / News



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Fake Websites for capturing sensitive information

Cyber Threats & Attacks

Technology Driven Attacks

(Backed by Technology)



Social Engineering Attacks

(Exploiting Human Elements)

Denial of Service Attack

SQL Injection

Man in the Middle Attack

Advanced Persistent Threats

Zero-day Exploit

Phishing

Baiting

Malware

Tailgating

MINING SOCIAL MEDIA

Social Engineering – Red Flags



Your 'friend' sends you a strange message.



Your emotions are heightened.



The request is urgent.



The offer feels too good to be true.



You're receiving help you didn't ask for.



The sender can't prove their identity.



Remote Access Frauds

Now a days, Remote Access Apps like AnyDesk, TeamViewer, QuickSupport, MingleView etc. are misused by fraudsters to gather sensitive personal information of users

Frequently review App permissions & do not grant unwanted permissions to Apps which allow Remote Access

Latest Techniques of Cyber Scams

**BEWARE OF
SMS
FORWARDER
APPS**



SMS

 **Scammers can forward your OTPs into their devices by such Apps**

Never install unknown Apps at the behest of any stranger & avoid clicking on suspicious links

Beware of FAKE Apps

Never click on random links / "apk" files received from unknown sources/SMS/ WhatsApp

Do not install unknown Apps at the behest of any stranger

Do not grant unnecessary permissions to Apps

Download apps only from trusted sources

Uninstall the unused or unnecessary Apps at regular intervals

Check online reviews & ratings before downloading the App





Never search
Customer Care or
Helpline number on
Search Engines or
Social Media Sites



Always refer UCO
Bank's Official website
www.ucobank.com or
contact Customer Care
at 1800-103-0123

Beware of Parcel Delivery Scam



✗ Never share OTP for parcel not ordered with anyone under any circumstances

✓ Carefully read OTP messages which mention the reason for generation of OTP and the amount for which it is generated

Few Latest Techniques of Cyber Scams

Fake Messages / Links



Digital Payment Fraud



ENTER UPI PIN TO RECEIVE MONEY IN YOUR ACCOUNT



Scanning of QR Code or entering of UPI PIN is only required to make payment and not for receiving money

Always cross-check and confirm the KYC status by directly communicating with your Home Branch

Latest Techniques of Cyber Scams

**Buying items through
Online Marketplace Platforms
like OLX, Quikr etc.?**



**Never pay advance money without
seeing the item & always verify the
seller by meeting in person**




**BE CAUTIOUS
WHILE
BOOKING HOTEL
ONLINE**

- ✗ Do not trust unknown callers, random advertising links, messages etc. for quick & advance booking**
- ✗ Never fall prey to deep discount offers which are too good to be true. Always check the authenticity of the company offering major discounts on hotel booking**
- ✓ Visit official website / Apps of the hotel or reputable Tourism website for any type of advance booking**

Latest Techniques of Cyber Scams

From: IncomeTaxDept <admin@fradesigner.com>
Sent: Tue, 06 Jun 2023 10:14:36
To: [Redacted]
Subject: <Name> confirm your refund details and mobile verification FRM81HJ812023

 e-Filing *Anywhere Anytime*
Income Tax Department, Government of India


FAKE

Dear <Name>

We are pleased to announce that the Tax Office has completed its tax audit. You are eligible for a overdue refund of Rs 41,542.81 but your account information in your database is incorrect. Please follow the steps outlined below to complete and submit your request. Make sure to enter the correct credentials.

Submit a refund request by clicking on the link below.

[Proceed](#)



SCAM ALERT

Beware of Hoax / Fake WhatsApp International Calls

+84
+62
+223



Be vigilant and skeptical about unsolicited emails claiming to be from the Income Tax Department

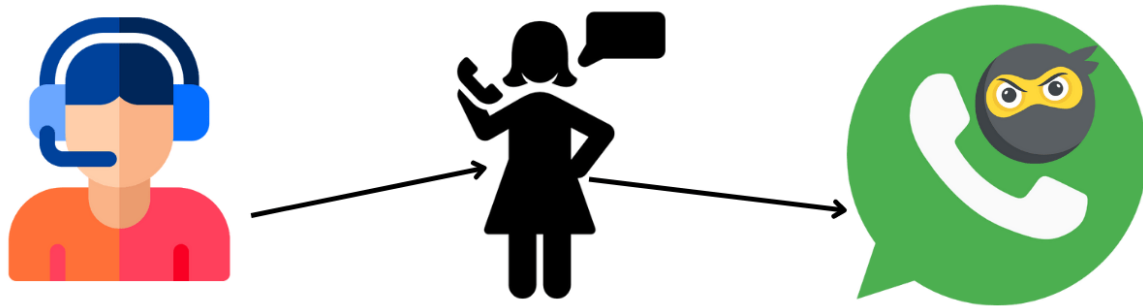
Do not click on any links provided in unsolicited emails. Always check the sender's email address carefully.

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Do not respond/entertain calls from unknown International numbers particularly from countries like +84(Vietnam), +62(Indonesia), +223(Mali), GizChina etc.

Block & Report such suspicious callers to avoid any potential cyber scam

Call Forwarding Scam **hacks** **Whatsapp** and **asks for Money**



- ✓ Never dial codes or send SMS from your number at the behest of strangers. Always check with your service provider before doing so.
- ✓ Be vigilant about call/SMS forwarding settings on your phone / SIM network service(s). If call/SMS forwarding features are enabled accidentally / unknowingly, immediately contact your mobile network provider (such as Jio, Airtel, etc.) from the official website / App to deactivate the same.

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✗ Never trust messages from unknown WhatsApp number

✗ Never carry out monetary transaction at the behest of any stranger

✗ Don't build trust just by matching the display picture

✓ Always verify the authenticity of messages by calling person concerned or from known trusted sources

Latest Techniques of Cyber Scams

CISO OFFICE



Beware of
**Task Based
Job Offer**
through
Video Liking



Never trust / respond to unknown messages offering easy make money for just clicking "**like**"



Avoid engaging in user prompted tasks/actions at the behest of any stranger



Always refer authentic job portals, official websites or apps for job related information

Beware of **WhatsApp PINK** Scam



Refrain from downloading the fake (Pink) version of WhatsApp which may steal personal data, compromise device security, and lead to unauthorised access of the device

Scam through Social Media Channels

Bill Payment Scam

Fake Profile Created !!

Hi Sharma ji ! I need some money for my operation

This must be a new account of Gupta ji..

Of course Gupta ji ! Don't worry

Verify the authenticity by personally calling the person

7724XXXXXX

Dear Consumer,
Your Electricity power will be disconnected tonight at 9:30pm because your previous month bill was not update. Please immediately contact with our electricity officer

BE ALERT !

Fraudster may dupe you with FAKE messages in the name of unpaid electricity bill

Always make contact with Customer Care / Helpline Number mentioned in the Original Electricity Bill

Beware of AI Generated Cyber Scams



Voice Phishing (Vishing)

AI-generated voice messages can mimic the voices of trusted individuals or organizations. These voice messages may prompt recipients to share sensitive information over the phone.

Chatbot Scams

Cybercriminals use AI-powered chatbots to impersonate customer support representatives or other legitimate agents, engaging victims in conversations that lead to disclosing sensitive data.

Malware Delivery

AI can automate the creation of malicious software, tailoring it to bypass security measures and exploit vulnerabilities in the victim's system.

Impersonation Attacks

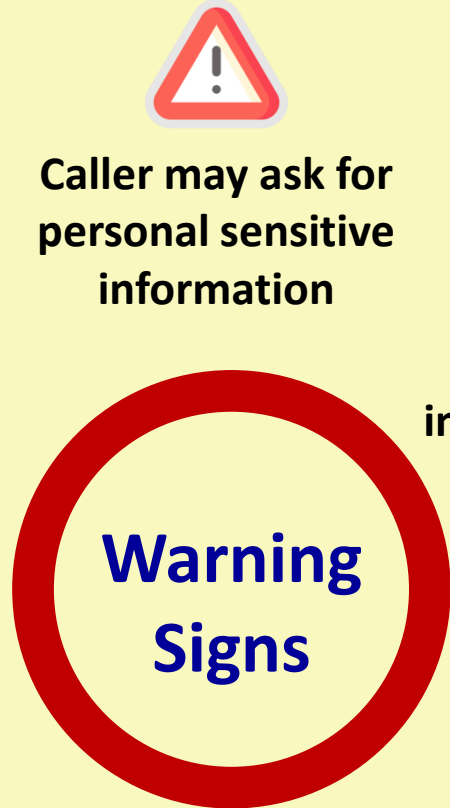
AI-generated profiles and social media accounts can impersonate real people or entities, building trust to extract personal information, credentials, or financial details.


Deepfake Attacks


AI-generated deepfake videos or audio recordings can deceive individuals into believing they are communicating with a trusted source, potentially leading to financial loss or reputation damage.

Fraudulent Financial Transactions


AI-generated messages can manipulate victims into making unauthorized financial transactions by impersonating legitimate authorities or company executives.




Caller's voice may sound different







Caller may ask for personal sensitive information


May request for money transfer, financial help, immediate action etc.


Inconsistencies in Speech like unnatural pauses, disjointed speech patterns, Distorted Audio or Visuals etc.


May show some abnormal behaviour or unnatural facial expressions


May not respond properly while discussing some personal matters / incident

-  Do not transfer money without cross verifying the request from other trusted communication channel.
-  Never share personal / sensitive information like Card Details, OTP, PIN, CVV, UPI PIN, Password, Financial Credentials with anyone.
-  Look for inconsistencies, visual artifacts or anomalies that may indicate Deepfake signs
-  Avoid oversharing information on social media and keep your profile privacy settings at the most restricted level
-  Always cross-check information / media from official & trusted sources without blindly relying upon forwarded messages , online posts, advertisements etc.

Potential Risks to the Bank

– If not being **Cyber Aware**



Loss of Sensitive Information

Interruption of Services



Monetary Loss

Damage in Reputation



How to become **CYBERSMART** ?



1

Follow Cyber Secure Culture at Workplace

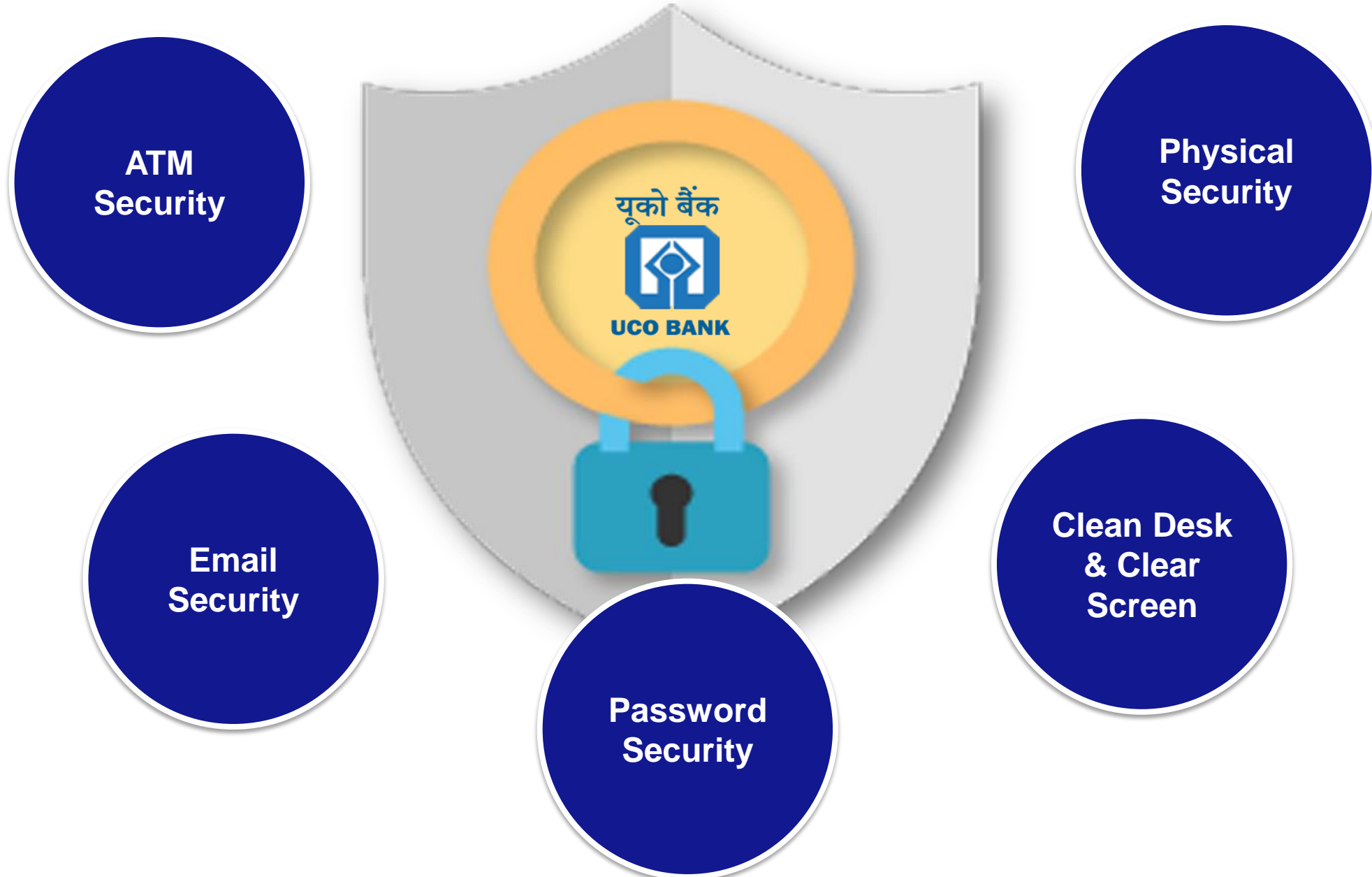
2

Secure your Digital life with Cyber Safety Practices

3

Aware customers & citizens to develop a Cyber Secure Nation

Organisation's Security Basics



Physical Security

is the protection of people, property, and physical assets from actions and events that could cause damage or loss.

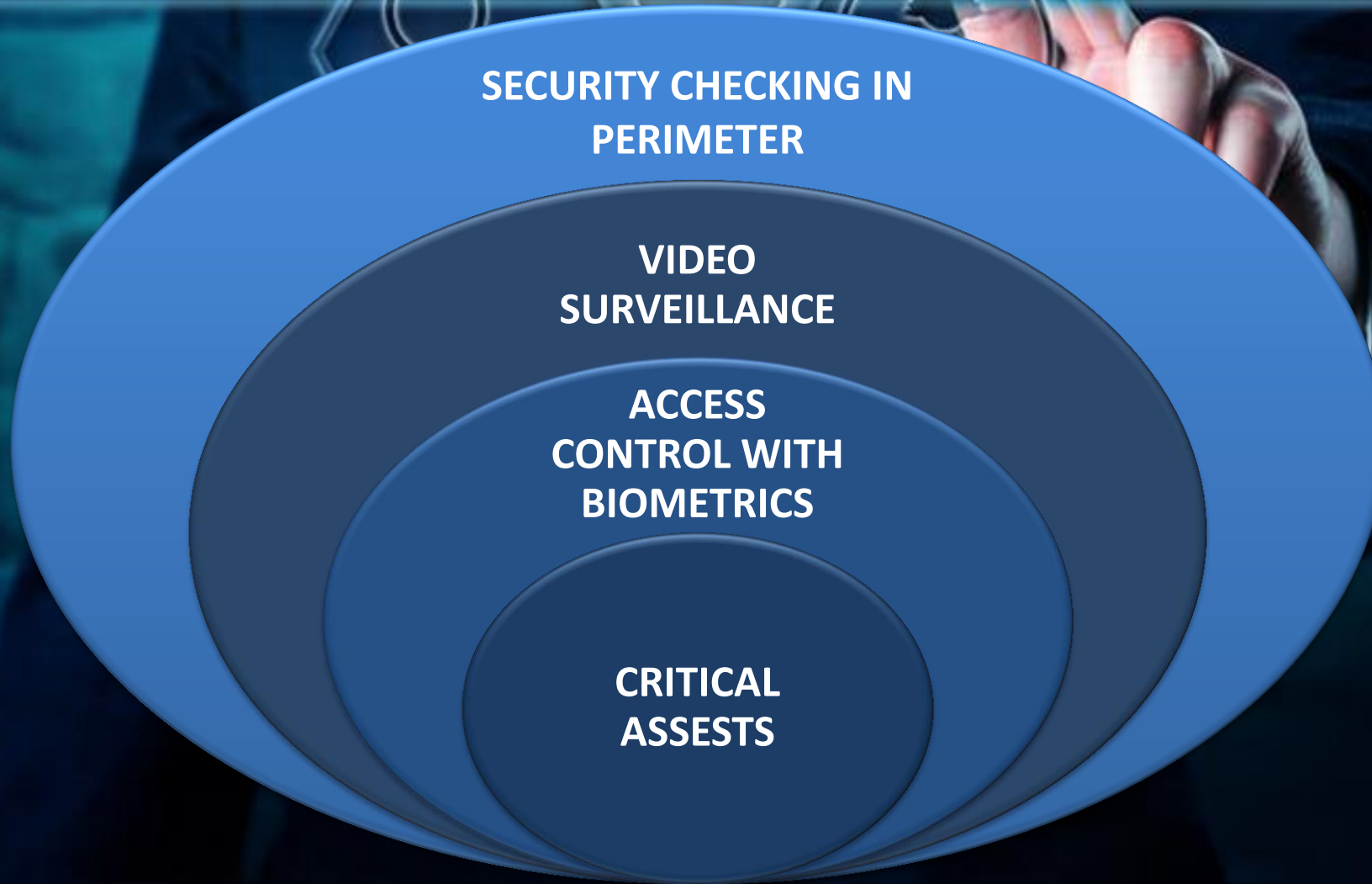
It includes -

- ✓ **Physical Deterrence**
- ✓ **Intrusion Detection**
- ✓ **Intrusion Prevention**
- ✓ **Incidence Reporting**



COMPONENTS OF

PHYSICAL SECURITY



Physical Security Best Practices



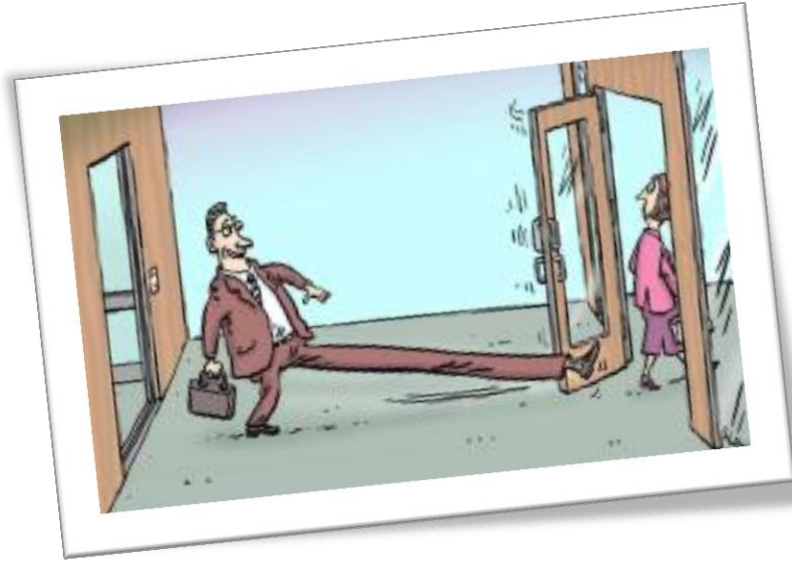
Security Guards at the door should be carefully monitor each person entering and leaving the Bank



CCTV cameras should be placed for proper monitoring of entrance at Branches/Offices, counters, ATM premises etc.

Physical Security Best Practices

Beware of Tailgaters !



- **Do not allow unauthorised person enter restricted area following you**
- **Control access to restricted areas by ensuring the door closes completely behind you when entering and exiting**

Beware of Visual Hackers or Shoulder-Surfers !



- **Look at your surroundings & guard the keypad while entering your Login Credentials like User Id, Password etc**
- **Never share your credentials not even with your colleagues or trusted one**

Clean Desk & Clear Screen Policy

A CLEAN DESK AND CLEAR SCREEN POLICY WORK HAND-IN-HAND TO SAFEGUARD ORGANISATION'S INFORMATION

Don't leave sensitive documents lying around. Store it securely

Clear sensitive documents from Printer immediately after printing

Keep sensitive documents locked away when not required

Shut down computer system before leaving

Lock your computer when not in use by Win + L key

Securely dispose of confidential data and file away all computer media in suitable locked cabinet



Password Safety Practices



Create complex passwords with combination of letters, numbers and special characters to prevent their guessing or cracking by fraudsters / adversaries



Avoid using dictionary words, family name, vehicle number, personal or office information etc. in your password



Change default password immediately & avoid setting passwords like Uco@..., Ucobank@... or any other passwords which can be easily guessed



Never select 'YES' when any Application, Website, Browser etc. asks to remember your password



Use different password for different account and change password at regular interval

Email Security Best Practices



1

Do not open emails from unknown or untrusted senders.



4

Do not reply to suspicious requests.



2

Avoid responding or clicking links on unsolicited or spam email.



5

Do not rely on any information in the email from untrusted senders.



3

Do not open or download email attachment from unknown or untrusted senders.



6

Do not share sensitive information through email.

ATM Security Practices



Allow only authorized person to enter the ATM room for installation and other related activities

Ensure that the designated employee for ATM cash loading keep passwords safe and should not share it with anyone

CCTV camera should be properly placed for proper monitoring


Reconciliation should be conducted on daily basis

Do not keep networking equipment like cables, routers, switches or any other hardware items left lying openly in publicly accessible locations. Shield network equipment's appropriately

Ensure regular and proper disposal of trash cans from ATM room

Cyber Hygiene Practices for Endpoint Security

Avoid leaving system unlocked or unattended. Always lock it by pressing  + **L key together**



Do not write confidential information such as Username or Password anywhere



Avoid using common or easy to guess Password



Ensure Antivirus is installed & updated in your system



USB is blocked



Access Internet at Branches / Offices through Bank's **PROXY Server**

WHAT IS PHISHING ?

It is a type of cyber-attack in which cybercriminals use social engineering techniques to trick people into divulging sensitive information, such as account & user/login credentials, Bank account numbers, Card Details, personally identifiable information, or any other information that could prove to be valuable to the attacker.

IT'S PHISHING, IF THE EMAIL:

is sent from suspicious email address



asks for personal / sensitive information



has improper spelling / grammar

you have not comfirmed

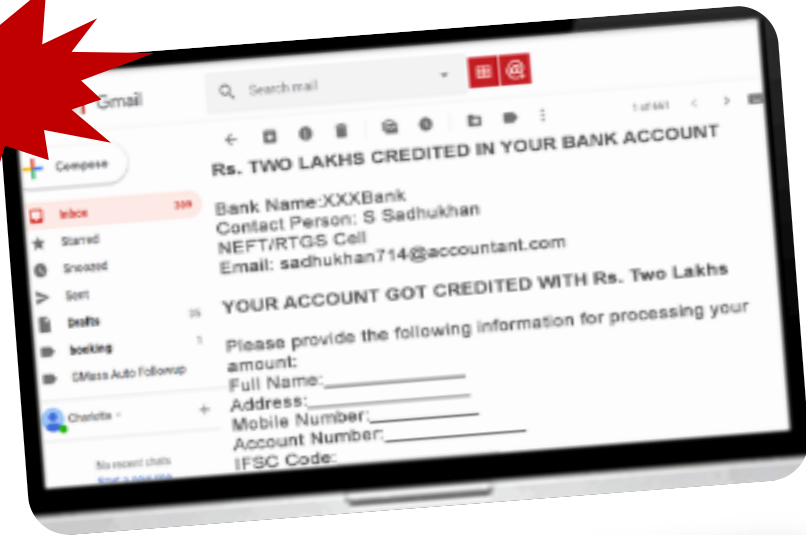
includes suspicious links / attachments

CLICK HERE

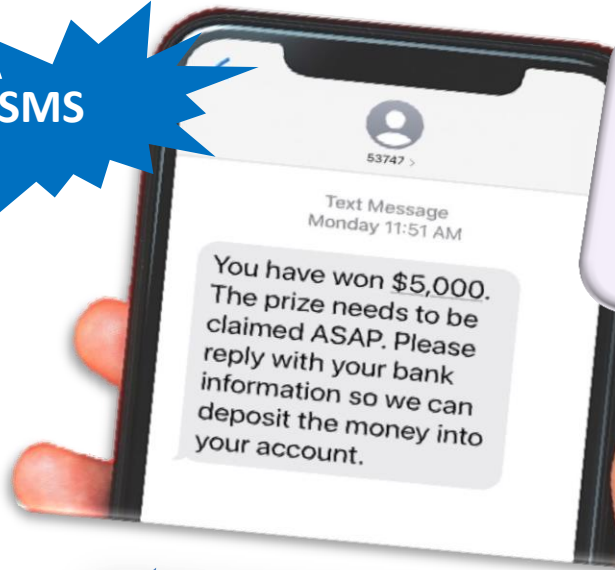


Common Phishing Mediums

Email



SMS



Dear Customer, Your KYC Verification has been failed. Click the link below To update your KYC bit.ly/37fW6x7

Your Online order Parcel has been waiting for your confirmation. Click here Klr.tw/rUiJz8

Phone Call



Website Forgery



Some Phishing Baits



SEEMS URGENT

By suggesting to do something immediately



PROVOKES FEAR

By threatening to face negative consequences



REQUESTS TO RESPOND

By asking personal information



TOO GOOD TO BE TRUE

By offering unusual lotteries or prizes



EXERCISING AUTHORITY

By impersonating as Top Management

Do not Click, Respond or Download !!!

Stop...  *Think...*  *Connect* 

Sample Phishing Email Indicators

1 'EXTERNAL' indicator

2 Eye Catchy Subject

[EXTERNAL]Greetings from Uc0 Bnak !

3 Suspicious email id

4 Correlate the Display Name & the email address. Claims as coming from UCO Bank's internal Dept.

5 Caution Alert

U Uc0 Bnak Wealth Management Dept. <uc0bank.emp@uxcox.co>
To: Sugandha Sinha

**चेतावनी: यह ईमेल बाह्य डोमेन ("ucobank.co.in" से अन्य) से प्रेषित है। इसे या इसमें निहित संलग्नक खोलने से पूर्व इसके प्रेषक की विश्वसनीयता, वैधता एवं निरापदता सुनिश्चित कर लें। CAUTION: This email is received from outside of the "ucobank.co.in" domain. Do not click links or open attachments unless you recognize the sender and know the content is safe.

7 Includes Malicious Link

**
Congratulations ! Your branch / office has been selected for a **foreign trip** from Uc0 Bnak.

[Click here](#) to enrol the details as an acceptance to avail the foreign trip.

6 Attractive Offer

Enrolment link is open till **TODAY** !

8 Calls for immediate action

Uc0 Bnak Wealth Management Dept.

9 Spelling Mistakes

Sample Phishing Website Indicators

The image shows a screenshot of a phishing website for UCO Bank. The browser address bar displays the URL: `uco-emp-details.my-board.org/enter_employee_details.html`. The website header features the UCO Bank logo and the text "UCO BANK (A Govt. of India Undertaking)". Below the header, there is a yellow banner with the Hindi text "आपके विश्वास का सम्मान" and the English text "Honours Your Trust". The main content area contains the heading "Enter Details Here" and three input fields for "Name", "PF No.", and "Branch Id". At the bottom of the form is an "Enrol" button. The footer contains the text "Uco Bank | 2014 | Hunan Resource Management | Tested with Internet Explorer 9+, Firefox, Chrome.".

1 Not secure indicator - 'http'

2 Suspicious URL

3 Different Color of our Bank's Logo and wrong Hindi Tagline

4 Multiple Spelling Mistakes

5 Asking for Sensitive Info

PREVENTION AGAINST PHISHING

Best Practices

- ✓ Always ignore suspicious calls, messages, emails or links
- ✗ Avoid clicking on unknown links & do not open or download unknown attachments / files from untrusted sender
- ✓ Examine Email / SMS sender address closely. UCO Bank's Official Email domain is "@ucobank.co.in" & legitimate SMS sender address will contain "**UCOBANK**" / "**UCOPPC**" / "**UCORWD**"
- ✗ Never reveal any personal / sensitive information on random websites, forms, documents or at the behest of any stranger
- ✗ Do not fall prey to attractive offers, deep discounts etc. which are too good to be true



Never share sensitive information with any unknown caller at any circumstances

SPOT FAKE SMS INDICATORS

Suspicious sender with ten (10) digit mobile no.

789XXXXXXX



Spelling or grammatical errors

tracking code



GK3NPL3R is waiting for you.



Confirm the shipping address

Confirm

address



Sense of urgency

now, click

bit.ly/kl8uIP



Unexpected message

Malicious link



Secure Your Mobile Device

Use strong passwords

Update Regularly

**Always lock device
when not in use**

**KEEP YOUR
DEVICE**



PROTECTED

Avoid Public Wi-Fi

Use Antivirus

**Download Apps from
reputable sources**

Safety Practices while using UPI

Enter UPI PIN only to make payment, not to receive money

Never approve payment request / fund transfer request from unknown UPI id

Never download third party Apps from untrusted sources for UPI



Never share UPI PIN with anyone under any circumstances

Never scan QR code for receiving money, it needs to be scanned only for making payments

Always refer Help section on the official App for assistance

Secure Browsing Practices

✓ Always check for “**https**” & padlock  symbol in the URL

✓ Keep browser **Up-to-date** with the latest patches

✓ Make a habit of browsing in **Incognito** or **Private** mode

✓ Clear **browsing history**, cookies, temporary files etc regularly

Secure Your Biometric Information

Lock your Biometrics and Aadhaar through Official UIDAI website or the mAadhaar App



Generate the 16-digit Virtual ID (VID) number from official UIDAI website & use it in the place of original Aadhaar number



Generate and use 12-digit Masked Aadhaar from UIDAI portal to protect your Aadhaar information



Secure Your Biometric Information



Never reveal your Biometrics, Aadhaar or OTP etc. at unknown or unauthorized places including Social Media



If mobile number, email id etc. which are linked with the Aadhaar are changed/modified, update them at UIDAI portal or by visiting nearest Aadhaar Enrolment Centre



Frequently check UIDAI portal to verify your authentication and implement new security features if introduced

Tips to protect your **PASSWORD**



Password are like socks, change them regularly



Beware of Shoulder Surfers at public places while entering passwords



Never write passwords on paper or on devices



Memorize your password



Making password complex increases difficulty of attacks & are hard to guess



Use different passwords for different accounts

Passphrase
My Car is Blue
Password
mYc@Ri5b!Ue

If hard to remember password, switch to passphrase



Never share password with anyone

ESSENTIALS FOR A SAFE HOLIDAY TRIP



✓ To book hotel online, always refer official website/App of the hotel or use reputable travel website / platform

✓ Avoid social media posts sharing location while traveling

✓ Never use free or public Wi-Fi network for doing financial transaction



✓ Carry your own charger and power bank while travelling






✓ Turn off bluetooth / NFC when not in use

75 Azadi Ka Amrit Mahotsav

Cyber Security Best Practices for Prevention against Identity Theft



Be Cautious of URGENT HELP Request from stranger on Instant Messaging Platform !!

-  Do not reveal sensitive / personal / financial information over unknown call, SMS, email etc
-  Avoid sharing personally identifiable information on social media
-  Avoid connecting devices with public / untrusted network
-  Regularly update software / apps with latest patches
-  Before disposing electronic devices, securely delete stored data/files



Do not entertain any urgent request from stranger for financial assistance. Always verify the sender's identity through alternative communication channel before taking any action.

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Preventive Measures against Malware Attack

PROTECT YOURSELF

Keep OS & Apps software up-to-date with patches and fixes



Disable running executables from unconventional paths



Be cautious while opening email attachments & avoid clicking on unknown link



Never download software / apps from unknown or untrusted sources



Use a reputed Antivirus / Anti-malware solution for your devices & perform scanning regularly

PROTECT YOURSELF FROM QR CODE SCAMS

- Avoid scanning QR Code for receiving money, it needs to be scanned ONLY for making payments
- Always use a secure QR code scanner or a trusted validator app for scanning QR Codes
- Be cautious of QR codes received from unknown or suspicious emails, messages or websites
- Exercise caution when scanning QR codes that promise deep discounts, freebies or prizes
- Before scanning, take a close look at the QR code for any signs of tampering or alterations

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THINK TWICE..

NEVER PAY THE PRICE !!

Don't fall prey to offers of unrealistic lucrative deals which are too good to be true



Be Cautious of Fake Apps offering Easy Money Earning !!



Refrain from installing suspicious apps which promise easy & quick high returns of your investment

Be Cautious of Fake Medicines Sold Online

Never fall prey to lucrative offers / deep discounts on social media platform for buying online medicines. Always shop online medicines from trusted websites / apps.



Click here to watch the video! Click here to download the app!

Visit the site **CLICK HERE!!** Click here to free download!!

NEVER CLICK ON RANDOM POP-UP ADS

AD! Visit the site to get 50% discount for all items **CLICK HERE!**

CISO OFFICE

Beware of random "APK" files

Never download Application or document by clicking on random "APK" files received on WhatsApp / SMS / Email.

Download Apps only from trusted sources

Enable Multi-factor Authentication (MFA)

Get **THREE** Benefits

- 1** Provides additional layer of Sign-in security
- 2** Protects sensitive data / information
- 3** Reduces the risk of security breach

EMAIL APPEARING FROM UCO BANK ??



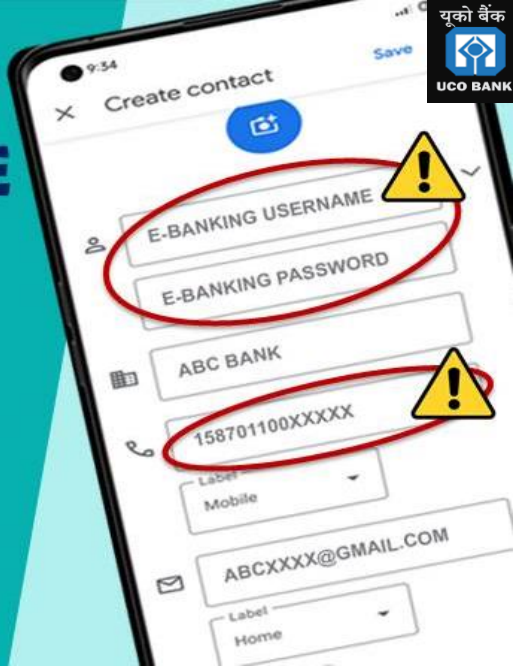
Before responding, Examine email address closely even if the mail appears to be from UCO Bank

KEEP YOUR INFORMATION SAFE

Never save any sensitive information like

- Bank Account number
- Debit/Credit Card details
- Financial Credentials
- Aadhaar / PAN etc.

as 'CONTACT List' in your mobile device.



Beware of Juice-jacking

Malicious USB port or cable can load malware to the smartphone and intercept data from the device

✗ AVOID
Charging mobile phones using public USB ports or cables at public places

✓ ALWAYS
Carry your own charger or power bank for charging

Blind trust is a dangerous step to take



Sharing your sensitive financial details with anyone may lead to financial loss !!

Never share your:
Card Details | PIN | OTP
Password | mBanking PIN | UPI PIN
| Bank Account Details
Over Phone | SMS | Email |
WhatsApp | Social Media




"AVOID PHISHING ATTACKS"
VALIDATE THE URL
 FOR THE WEBSITES YOU ACCESS BEFORE PROVIDING YOUR **PERSONAL DATA**



YOUR FILES HAVE BEEN ENCRYPTED!

RANSOMWARE !!
 A malware that encrypts data & demands money or ransom in exchange

UCO BANK

- ❌ Never click links or download attachments from unknown or untrusted email
- ✅ Keep Operating System & Antivirus up to date with latest patches & fixes

Stay Cyber Secure

Safeguard yourself from cyber scams based on human overtrusting nature, emotional manipulation & sympathy exploitation by strangers



- 🤔 Be skeptical about emotional appeals from unknown individuals requesting for urgent financial assistance
- 🙅 Never give away money to any unknown person without verifying the original identity from known trusted sources
- 🤫 Avoid sharing personal or financial information with anyone or in random websites or social media platforms

Be Careful while using FREE / Public Wi-Fi



Cybercriminals often spy on public Wi-Fi network & intercept data which are transferred across the network

- ❌ Never use free / public Wi-Fi networks while doing online transactions
- ✅ Always choose a secured or trusted Wi-Fi connection

Searching for FREE Downloads ??

Free Downloading software may contain Malware which can damage devices or may steal data



SAFE DOWNLOAD TIPS

- ❌ Never download cracked or pirated software and files
- ✅ Download only from reputable sites and sources
- ❌ Avoid downloading files with malicious extensions like ".exe", ".scr" etc.
- ✅ Read user feedback, reviews, ratings etc. before downloading software

SMARTWATCH SECURITY

Update your Smartwatch Software / Apps



Lock your device by using multiple layers of security like PIN, Pattern Lock etc.

Be careful about the Apps you download & Always download Apps from trusted sources

CISO OFFICE

Online Shopping Safety Measures



Do not fall prey to deep discounts on random websites/ads which are too good to be true



Avoid saving your card details or bank details on random websites / apps



Check terms and conditions to ensure the product has clear return and refund policy



Read customer reviews, ratings about products and vendors



Use only trusted or reputed online shopping sites / Apps



Always log out after completion of the session

BE SOCIAL but BE SAFE !!



Block profiles
from public
searches



Log out after
completion of
each session



Never share
credentials with
anyone



Avoid mentioning
home or work
address



Be careful while
accepting friend
request from
stranger



Never click on
suspicious links



Keep the profile privacy
settings at the most
restricted level



Limit your share & be
cautious about what
you are sharing



Call **1800-103-0123** (toll free) from the registered Mobile Number



Email at
uco.custcare@ucobank.co.in



Send SMS at **9230192301** from the registered Mobile Number
Format: HOT<space><last 4 digit of card no.>
Or HOT<space><14 digit account no.>



Download **UCO Secure App** or **UCO mBanking Plus App** from Play Store/App Store & go to **"Manage Card"** section

NEED ASSISTANCE??



Visit Website
www.ucobank.com



Call Toll Free Number
1800-103-0123

Please **DO NOT** Search for Customer Care number in Search Engines.



STAY UPDATED

with all UCO Bank updates and offers
BY FOLLOWING US ON SOCIAL MEDIA!



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UCOBankOfficial



company/uco-bank



UCO Bank Official

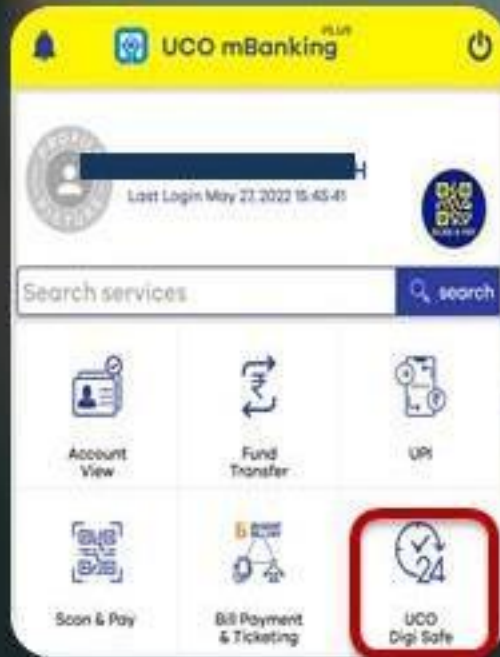
Secure Your Digital Transaction

Use

UCO Digi Safe

or

UCO Secure



Disable digital channels

Set transaction limits

Block all digital transactions

BE SAFE.. BANK SAFE..

Reporting of Cyber Incidents

PUT THE **HAMMER** ON RIGHT PLACE
AND RIGHT TIME



Immediately
Report Cyber
Fraud Incidents
by Dialing
1930 &
Register your Complaint at
<https://www.cybercrime.gov.in>



REPORT
SUSPICIOUS
ACTIVITIES
IF ANY



**Timely Reporting is
must for an effective
incident management**

CISO OFFICE

In case of occurrence of any Cyber Incident like **Phishing Email**, **Virus**, **Ransomware** etc, report immediately to

CISO OFFICE

Email: ciso.office@ucobank.co.in

BE A HUMAN FIREWALL & CYBER JAGROOK



**NEVER BE THE
WEAKEST LINK
IN THE SECURITY
CHAIN !**

**TAKE THE
RESPONSIBILITY
TO SAFEGUARD
INFORMATION ASSETS
FROM DISCLOSURE,
ALTERATION &
DISRUPTION**

UCOite



STAY AWARE..

..STAY SAFE

CISO OFFICE



Cyber Security
is our shared
Responsibility



BE CYBER SMART

CISO OFFICE