

Cyber Tales by Tenali

- a fortnightly series

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COVID-19 related Cyber Fraud continues...



As India grapples with the second wave of Covid-19, cybercriminals are working overtime to take advantage of the situation. There are already many incidents of frauds involving vaccines, donations, etc.

Last year was no different. Cybercriminals posed as bank officials and offered loan moratorium for a "fee". There were fake UPI (unified payment interface) handles for PM CARES Fund and many more. Cyber fraud scenario has worsened this year as people are using social media more often and now more people are working from home. Simultaneously, new hubs of cybercrimes have mushroomed, garnering newer ideas for tricking people.

In this edition, I will narrate you few techniques adopted by scamsters for defrauding users.

Sonu was targeted

As soon as the Government has started vaccination programme for 18+ aged citizens, getting a Covid-19 vaccine has become an almost impossible task. While people are desperately trying to find a slot on the Cowin app, cyber criminals have begun to lure them with fake offers.

One day Sonu got a message from an unknown number asking to register for Covid vaccination by clicking a link.

As the SMS seemed fake, Sonu did not click the link and immediately deleted the SMS.



After 2 days, Sonu got a call from an unknown number.



Hello.... who's this?

I am calling from your local Health Centre, on behalf of State Health Department.



We are calling to register citizens of 18+ and above for Covid vaccine.



Oh... Okay. But that we can do via COWIN portal only, isn't it?

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Yes sir. But for our citizen's convenience, we have started registration process in our local Health Care Centre also.

That's nice. Do I have to visit the local hospital for registration?

Yes. Otherwise, you can also register online. I will guide you. We have sent an SMS earlier with the registration link. Have you registered through it?

Sonu recalls the SMS....

Oh no. I have deleted it mistakenly. What should I do now?

No problem sir. I can register you via Aadhaar verification also. I will verify your address and you will get registered for the vaccine. Please tell your Aadhaar number...

Ok. Note it down... 3309 XXXX XXXX

Ok sir. Please wait. I am registering your Aadhaar. You will get a registration OTP code. Please tell that..

1 new SMS

AV-AADHAR

Your verification code is XXXX for Aadhar authentication at XYZ EasyPay. Don't

Yes yes. It is XXXX.

Thank you sir. You have been successfully registered for the vaccine.

You will get a confirmation code on your mobile. Please share that code when our Health Officials visit to vaccinate you.

And the call disconnects... After sometime, Sonu gets an SMS...

What is this !!!

1 new SMS

AV-ESYPAY

Dear Customer, your request for Aadhaar loan of Rs 50,000 has been successfully submitted. Amount will be credited shortly to

What actually happened here?



Sonu has been a victim of Fake Covid Vaccine registration fraud. Various sites and apps provide instant loan based on Aadhaar / PAN Card verification. In this case, Mogambo, impersonating as Health Official tricked Sonu into sharing Aadhaar number and OTP for taking loan of Rs 50000 into his own account. Taking loan based on Sonu's Aadhaar number makes Sonu liable to pay back the loan amount to 'XYZ EasyPay' company.

Stay Aware

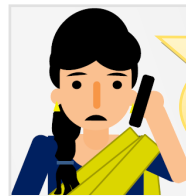
- ◆ Do not share sensitive personal / information like Aadhaar number, account number, card no, expiry date, CVV, password, PIN, OTP etc with anyone over phone call / email / SMS.
- ◆ Carefully inspect contents of the OTP message before taking any action, since most of the services specify the purpose of OTP generation in the sms.

Amrita was tricked

Amrita was not feeling well since last few days and thought to get tested for covid. She searched for covid testing laboratories near her residence and called them. All the centres denied due to non-availability of test kits. Then she posted in her social media wall asking for help.



After sometime, she started getting responses from her friends providing numbers of test centres. She again called them and found not available. Finally she came across a number of ABCCure Diagnostic.



Hello.... I am calling for covid testing. Do you have a centre at Gariahat area?

Welcome to ABCCure Diagnostic. We are sorry madam, we don't have our centre at Gariahat.



But we provide home collection of samples at a extra charge of Rs 50. Do you want to avail that?



Yes, that will be better. Please book a home collection for covid for me. What will be the cost?

It will cost Rs950 + Home collection charge Rs 50. But, madam, you have to pay advance Rs 500 for pre-booking purpose.



Why advance? I have heard no other labs taking advance...

Earlier we also didn't took advance. But as demand is high, so for our confirmation, we have started this.



As it was urgent for Amrita to get tested, she paid Rs500 advance booking fee via wallet to ABCCure Diagnostics.



Oh... okay... How to pay?

Meanwhile the person disconnected the call and switched off the number.

Amrita got tensed and searched internet for ABCCure Diganostic's helpline,

COVID-19 related Cyber Frauds continues...

address or any other information but could not get any. Amrita eventually realised of being defrauded.

She immediately reported the case to the Social Media Handle of the Local Police Authority, providing the scamsters's number and a brief detail.

She also uploaded a warning post in her social media profile to warn her friends ad family members.

What actually happened here?



Amrita has been a victim of fake covid testing fraud. As the number of covid cases rises, laboratories are unable to keep up with the demand for tests. Cybercriminals are taking advantage of the clogged system. There have been numerous cases where

people booked tests online with little-known labs, which turned out to be frauds. Cases are also there in which the scammers even visit the victim's house and collect the sample. Later, they either don't provide a report or send a fake one.

Stay Protected

- ◆ Do not rely blindly on numbers circulating in social media or messenger services like WhatsApp.
- ◆ Do not transact with unknown person without verifying their genuineness.
- ◆ During home collection of samples,
 - ⇒ Check identity card of the lab technician.
 - ⇒ Call the lab before making any payment
 - ⇒ Take a receipt of the payment.

Caution

Book a test with a lab approved by the Indian Council of Medical Research only.

If you come across a new lab, do an online search about the company and its credential. There is a probability that victims would have talked about it on social media / blogs / webpages.

In case you have fallen prey to any such fraud, immediately-

Report immediately to the nearest Cyber Crime Police Station & National Cyber Crime Reporting Portal

<https://cybercrime.gov.in>

Cyber Guru Tenali's

Mantra

**Keep
Eyes Open**



We welcome your valuable suggestions / feedback at ciso.office@ucobank.co.in