

# Cyber Tales by Tenali

- a fortnightly series

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## COVID-19 related Cyber Frauds on rise...



The second wave of Covid-19 has come as a blessing for cyber fraudsters, who are taking advantage of the shortage of emergency drugs and other emergency equipment, to dupe unsuspecting users.

Fraudsters are leveraging several techniques like posting fake posts on social media platforms or offering to provide the needed drug or equipment by clicking malicious links, for duping innocent people.

In this edition, let us be aware about some techniques adopted by scamsters for defrauding users.

### Srinivas was tricked



Since few days, Srinivas had been searching for oxygen cylinders for his Covid-19 positive wife who has been admitted to a local hospital. In order to find leads on oxygen resources, Srinivas joined numerous WhatsApp groups where people had been sharing leads to help others in crisis.



In that group, suddenly he came across a post quoting Rs 27,500 for a 50 kg oxygen cylinder from one of the oxygen suppliers named Raju Kumar. The contact details of the supplier was also provided in that post.

Srinivas immediately contacted Raju.



Could you please provide the oxygen? I need it urgently

Yes, I will surely send it. It cost Rs 27500. Please pay it as advance and I will dispatch the oxygen cylinder.



Ok... but, since it's a huge amount, can't I pay partly in advance and remaining after delivery?

Sorry sir. As you know the demand is very high, I can't take that risk. Please pay and I will dispatch within an hour.



As Raju kept on refusing to entertain Srinivas's request if not paid in advance, Srinivas sensed something fishy and disconnected the call.

However, the next day, things changed when Srinivas was told that his wife's Oxygen Saturation (SpO2) had dropped down to 80, and the temporary oxygen arranged by the local hospital was about to finish. Srinivas was left with no other option but to take the risk. He made an advanced payment of Rs 5,000 and



Paid 5000/-

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requested Raju to process his order.

I am sorry sir but due to high demand, I cannot initiate your order until half the amount is paid in advance.



Ok ok, I am sending Rs. 9000 more. Please dispatch the oxygen cylinder asap.

Srinivas immediately transfers Rs 9000 more to the said account.

Yes, got the amount. Now please share patient's name, address, Aadhaar number and attendant's mobile number.



Also please send your aadhaar number. We have to keep these for our record as per Govt guidelines.



Yeah sure! Please note it down XXXX... XXXX... XXXX.....

A few minutes later, Srinivas got a call from Raju...

Just now I got to know that I am left with only one oxygen cylinder in stock.



And also I have denied other patient parties since I have promised to provide it to you.

Send the full amount so that I may dispatch the cylinder as I have already made losses for your order.

Srinivas was now assured of his previous hunch of fraud and decided to cancel the deal and told Raju to refund the money paid as advance. But Raju dropped the call and switched off his phone. Being sure that it was a scam, Srinivas immediately contacted the local Police



Hello Cyber Police Station... reported the issue.

### *What actually happened here?*



Srinivas is one of the many victims who have recently been duped by the "Covid SOS Scammers" targeting thousands of people who are using social media posts to seek help in these desperate times. Caught in a troublesome situation,

Srinivas also fell into the trap and shared his Aadhaar number with the unknown caller. Apart from losing money, Srinivas has also become the victim of identity theft.

### *Protect Your Identity*

- ◆ Do not share sensitive personal / information like Aadhaar number, PAN number, PIN, OTP etc with anyone.
- ◆ Do not blindly follow social media posts purporting 'verified' leads of necessary items.
- ◆ Beware of suspicious social media profiles pretending to be doctors and posting leads on essential items. These accounts, apparently representing doctors, are created very recently and have zero to no followers / posts in their profile.

# Chutki saved her GrandPa from getting tricked

The Covid-19 pandemic has accelerated use of mobile health apps and virtual care. But it also brings along multifarious threats especially making the senior citizens more vulnerable.

Aged people are being forced to be tech-savvy due to circumstances and so they had to go digital overnight. The elderly group does always seem to advocate Whatsapp forwards. But the crucial issue remains verification of these messages.

One day, Chutki's Grandfather got a message from one of his friend in Whatsapp.



Since long, GrandPa was searching for a pulse oximeter device in his locality but could not get due to lack of supply in local stores. He got relieved on seeing this message and thought to download the app mentioned in it. He clicked the link and it redirected to his phone's browser. Since the browser was not updated, the app's apk file could not get downloaded into his mobile. GrandPa tried again but it showed some error.



Hello Chutki...

Then he called Chutki for her help in installing the app.

What? You are trying to install app from a link? That too received via whatsapp?



What is this GrandPa? I have always told you to download apps from App Stores only. And do not click the link. It may be harmful.



Oh... actually my friend Sharma Ji sent me the link so I thought it is good to install this app.

No Grandpa. Don't ever rely on Whatsapp forwards. Sharma Uncle may also have got this link from another friend or group.



Its not safe to install unknown apps. Now you delete the message and also inform your friend not to click the link. And I will order Pulse Oximeter online from a genuine store, that you will get at your doorstep.

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### What is actually happening?



- ◆ In the virtual world, most of us rely on random forwarded messages in family as well as friends' groups.
- ◆ But this may increase the possibility of an elder ending up clicking malicious link or installing a malware app that could cost him / her even banking passwords.
- ◆ Messages are widely circulating on Whatsapp advising users to install apps which claim to detect oxygen level by 'just keeping fingers over the camera.'
- ◆ On installing, multiple permissions like access to camera, gallery, SMS etc are asked by the app. Once allowed, these access can potentially be used by cyber criminals to access confidential /

biometric information of the user.

- ◆ Apart from this, many elders do not use the two-factor authentication to protect accounts and some of them have been found to use simple & old passwords across multiple accounts.

### Let us keep our Elders Cyber Safe & Sensitise them on Cyber Safety Practices

- ◆ Beware of fake messages. Refrain from forwarding them.
- ◆ Do not download apps from unknown links. Instead, download them from application stores only.
- ◆ Before downloading any app, verify the developer's name, ratings and reviews.



*User's must understand that fingerprint scanner / camera in mobile can never calculate oxygen level. For checking oxygen level, a proper sensor is required. In case user is not able to recognise a fake app and ends up installing it, then, while in the process of checking the oxygen level, the user should not allow permission to share location, camera, fingerprint, SMS and call logs.*

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](mailto:ciso.office@ucobank.co.in)**