Cyber Tales by Tenali
– a fortnightly series

Cyber Safe Woman

March 8, International Women's Day, is a moment to celebrate the social, economic, and political achievements of women across the globe. To commemorate the occasion, we focus on few cyber safety practices specific for women.

"Women, Entrepreneurship & Innovation: Opens new pathways for Financial & Economical Development of the Nation with Female Empowerment. "

Information Technology solutions have paved a way to a new world of internet and business networking. Digital banking, is now budding as a solution to cashless banking environment and has changed the sophisticated economic affairs to easier, speedy, efficient, and time saving method of transactions. At the same time, fraudsters have also found ways and measures to trick unsuspecting users. Rapid spread of information through mobile devices has presented new opportunities to the tricksters that could put some women at risk, so it's important to be mindful of the dangers.

In this edition I will narrate you how a cyber alert woman was saved from falling prey to the tricks all due to her alertness and cyber awareness.

How Pinki's alertness made her Cyber Smart?

Pinki was a budding entrepreneur, having business of Online Selling of Sarees and Suits. She used online platforms, Social Media handles and other online marketplaces for promotion of her products. One day she got a WhatsApp message from a potential buyer.

> I saw your post in Facebook. I want to order a suit for my sister. Is it still available?

> Please send the screenshot with the required size. I will check and let you know.
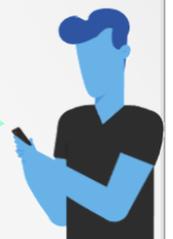
Please send the screenshot with the required size. I will check and let you know.

The above suit with size "L" is required for my sister.

Available. It is for Rs. 500/- with free shipping.

What will be the payment mode?

We only accept XYtm , O-Pay and Bank transfer.

After payment, please send me the screenshot of payment confirmation with your address. Your order will be shipped today and will reach you within 4-5 days.

Ok, I am sending you the payment. Thank you.

After sometime Pinki received a Screenshot from the buyer.

Money Sent ₹ 500

Send Successfully
To: **Pinki**
**XXXX1234567**
10:45AM, 1st Mar 2022
Txn ID– XXXXXX587
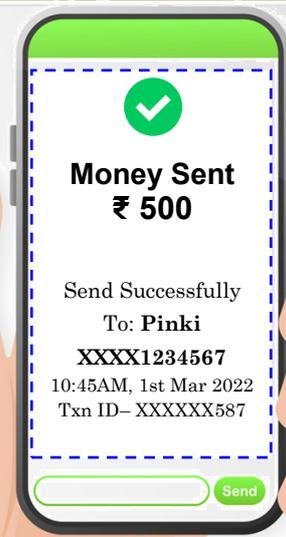
Actually I am a shopkeeper. In addition to the payment made, I want to make bulk purchase for 20 suits. Will you please ship all the suits together?

Please book five suits for each of these color options.

Yes Sir. All these 20 suits are available. But, You have to confirm your order by payment.

Ok Ok. I am sending the money for 20 suits.

After few minutes, She received another screenshot message from buyer.

Money Sent
₹ 10000

Send Successfully
To: **Pinki**
XXXX1234567
10:45AM, 1st Mar 2022
Txn ID– XXXXXX587

Send
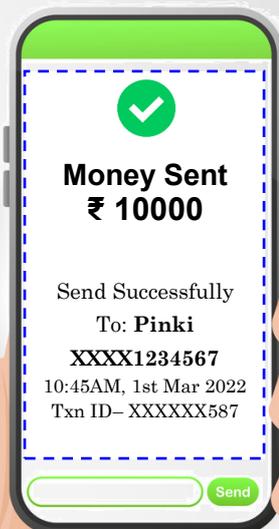
After seeing the WhatsApp message, she started the process for shipping of all suit items for that buyer. But before making payment to courier boy, she opened her XYtm account to check the balance of the day and was surprised.

XYtm Wallet

Available Balance

₹ 500

Download Statement

XYtm balance was showing Rs.500/-. She refreshed the page many times and also downloaded the statement for the day but there was only one credit.
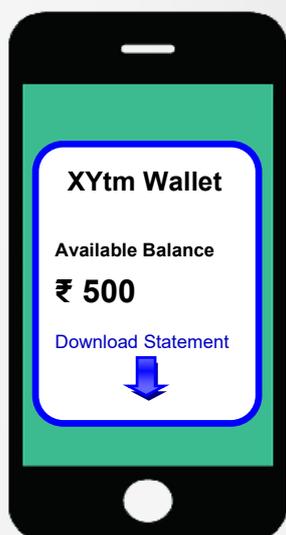
She cross-checked the second screenshot and was confused. In the meantime, the buyer was continuously calling on WhatsApp to make sure that parcel was shipped. Now, Pinki got suspicious and called Tenali.

You have taken the correct decision on time. Your alertness has saved you.

But I cannot understand anything.

Listen, second screenshot is fake. Only first payment has been made and amount has been altered in the screenshot before sending it to you second time.

In this *International Women's Day*, let us re-learn few Cyber Safety Tips.

👉 **R**egularly reconcile your account with transactional alert messages.

👉 **K**eep an eye out for irrelevant or fraudulent phone / email messages.

👉 **D**on't respond to email messages that ask for personal information.

👉 **D**on't overshare your information at Social Media. Remember, information once posted on the internet cannot be erased.

👉 **D**o not share your password with anyone. Never let anyone else handle your account.

👉 **A**void posting photographs with geo-location tags. This can be misused by stalkers.

I use strong passwords

I download Apps from trusted sources

I do not share confidential information over phone

I do not grant unnecessary app permissions

I think before clicking any link

I am a Cyber-smart Woman

I delete all unused mobile applications

I do not accept friend requests from stranger

I always cover PIN-pad while entering ATM PIN

I use appropriate privacy settings in Social Media Account

Scan this QR Code to Download & know the whole story

Govt. of India National Cyber Crime Helpline No. 155260 has been changed.
In case you have fallen prey to any cyber fraud -

DIAL 1930
and
Register your complaint at
https://cybercrime.gov.in

Keep Eyes Open

Stop
Think
Act

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