

Cyber Tales by Tenali

- a fortnightly series



Cyber Smart Grandpa

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

सम्मान आपके विश्वास का

Honours Your Trust

In our earlier editions, we have seen various instances of how fraudsters like Mogambo are taking advantage of the Covid-19 pandemic to defraud innocent users. In this edition, we will look into situations specific to the elderly people.

Why the elderly need to be Cyber Aware?



Cyber criminals are always attempting to go after the most vulnerable targets, i.e. the elderly population, owing to the lack of awareness among them. Sudden digitization of products and services amidst the pandemic has especially made the senior citizens more vulnerable.

Most of the time, not enough is being done to sensitise the elderly who are among those most regularly targeted by online scams. We have to take care of our elders and inculcate cyber security best practices among them who have to retrofit their lives to technology they didn't grow up with it.



Today, we will see how fraudsters are exploiting human emotions to trick innocent elders.

Cyber Smart GrandPa

Since the previous incident of fake mobile app received via whatsapp forwarded message, Chutki used to educate her GrandPa regarding cyber safety best practices on periodic basis. GrandPa eventually started ordering groceries online, by himself and pay with his debit card.



One day, GrandPa got a call from his 'Bank'.

Hello...

Sir, I am calling from your Bank.

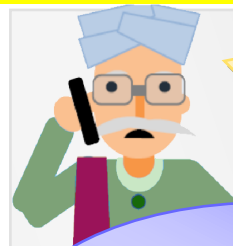
As you have not used your debit card for online purchase since long, your debit card is blocked.



What? But why? Today also I have ordered groceries worth Rs 2000 using that card.

Is it so? Let me check.

Sir, you are right. There was transaction of Rs 2000 today but transaction has failed and card also blocked. Online grocery order must also have got cancelled and money refunded.



But I have not received any refund. How will I get it?

Don't Worry Sir. I will guide you through the refund process. For that, please tell your card with which you have paid...



Ok, ok. Note it down... XXXX..XXXX..

Ok... now please tell the expiry date and the 3digit code printed at back of the card.



Ok... wait! Which number? That CVV number? That is confidential. That should not be shared.

Yes sir, but we require these details to initiate the refund process.



Ok... then wait, I will call you back. Let me check this first.

GrandPa was immediately remembered of Chutki telling him that the 3 digit CVV number printed at back of the ATM card is a confidential number and that should not be shared with anyone. And also Bank Representatives do not ask those details. So GrandPa dropped the call and tried connecting Chutki to confirm about the same. But Chutki's mobile was not

Cyber Smart GrandPa... Contd

reachable. Meanwhile the purported Bank person kept on calling GrandPa again and again.

Sir, as per our Bank Policy, I am calling you again as you are a senior citizen and I have to assist you.

If you do not complete the process, you will have to visit the branch to unblock the card in covid time.

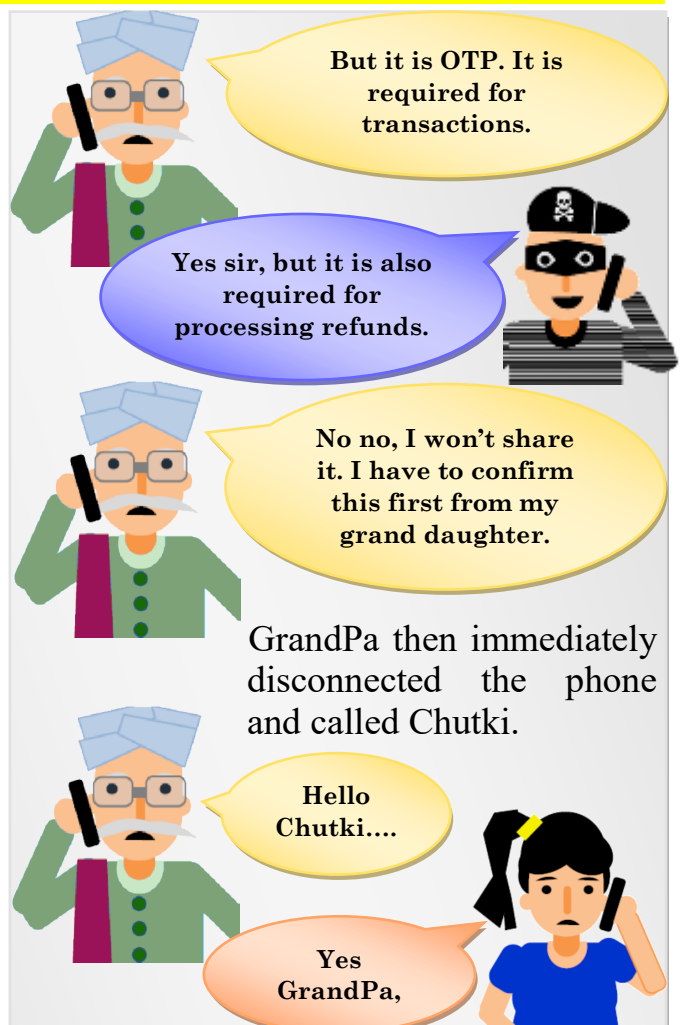
GrandPa grew anxious as he knew the process of online purchasing through debit card only.

Ok then, note it down ... XX/YY... XXX

Ok sir, now you will receive a confirmation code in SMS. Please tell that.

VM-ABBANK

Dear Customer,
5200XX is the OTP for txn of Rs 9999.00 at XYZ Retail Ltd. It is valid for 3minutes. Please do not share it with anyone.



GrandPa then immediately disconnected the phone and called Chutki.

GrandPa explained Chutki everything and she was very happy with her GrandPa for not sharing the OTP.

Do not share sensitive information like Card Number, Expiry date, CVV, PIN, OTP etc with anyone.

Cyber Smart GrandPa... Contd



With sudden digitization amid the pandemic, numerous online accounts are to be created for various purposes. The most common problem faced by elders is remembering passwords for multiple accounts. As such they end up overexposing their accounts by using the same password, leading to possible compromise of all accounts, if any one gets breached.

So, I have come up with few tips for creating easy-to-remember passwords!

Customize Online Accounts passwords

- ♦ My Big Basket Password
-> MyBigBasketP@55w0rd

While creating passwords, avoid personal information such as birth dates, spouse name, name / birth date of grandchildren

Create ATM PINs from the ATM card number itself

- ♦ Suppose the ATM Card no is
4207 3991 0215 3369
⇒ PIN may be 4303 (taking 1st digits of each set of four)
⇒ or 7159 (taking 1st digits of each set of four)
⇒ or set any other pattern...

Turn normal passphrase into weird sentence like below:

1. Use a passphrase such as->
2. Take the initial letters ->
3. Make the 1st & last letter caps ->
4. Replace 'a' with special character '&' ->
5. Replace 't' with a numeric digit->
6. Add one/more characters for making it strong->

jack and jill went up the hill.

jajwuth

JajwutH

J&jwutH

J&jwu1H

J&jwu1H8

and so on.....

SMART TIP

Make your password with minimum length of **Eight characters**

Report cyber frauds immediately to the nearest Cyber Crime Police Station & National Cyber Crime Reporting Portal <https://cybercrime.gov.in>



गृह मंत्रालय
MINISTRY OF
HOME AFFAIRS

Source—Twitter



BE AWARE & BE CYBERSAFE



155260

Victims of Online Financial Fraud may immediately report the matter on Helpline Number 155260 (Presently operational in Chhattisgarh, Delhi, Madhya Pradesh, Rajasthan, Telangana, Uttarakhand and Uttar Pradesh) for timely action in respect of defrauded money.



₹

The earlier the incident is reported by the victim, the better is the chance of saving the cheated money.



155260



Cyberdost



www.cybercrime.gov.in

**Cyber Guru Tenali's
Mantra**

**Keep
Eyes Open**



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