

# Navigating Through **Fraud Traps**

## Decoding THE WEB OF Online Scams

**BY CISO OFFICE**

यूको बैंक  
(भारत सरकार का उपक्रम)



**UCO BANK**

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust




# Unraveling Digital Deception

A small black spider is positioned on a thin, dark web line that extends from the top right corner of the page towards the center. The background is a dark blue gradient with a network of glowing white dots and lines, suggesting a digital or cyber environment.

In the vast expanse of the digital realm, lurking amidst the intricate networks, are cunning traps akin to a spider's web, meticulously spun by fraudsters. These invisible webs ensnare unsuspecting individuals seeking solutions, information, or opportunities online. From deceptive job offers to counterfeit customer service, the web of online scams is intricate and wide-reaching.

## Putting LIGHTS on STRATEGIES

A stylized illustration of a person in a black suit, seen from the side, holding two glowing yellow lightbulbs. The person is positioned on the left side of the page, with their arms raised. The background is a gradient of blue and yellow, with a large, glowing yellow lightbulb on the right side.

## to Evade the WEB of Online Traps

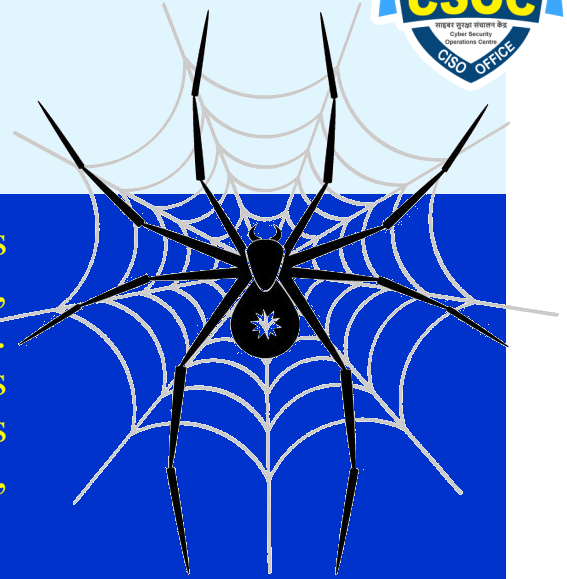
A large, wireframe spider is positioned in the bottom right corner of the page. The spider is made of a network of white lines, giving it a digital or cyber appearance. It is surrounded by a background of yellow and orange geometric shapes and binary code (0s and 1s).

This article serves as a guiding light, shedding awareness on these virtual traps, emphasizing the crucial role of vigilance in navigating the digital landscape safely. Join us as we uncover these intricacies, unravel the deceptive threads, and arm ourselves with knowledge to evade the clutches of cyber fraud.



# UNDERSTANDING THE WEB

In the vast digital landscape, online fraudsters employ tactics resembling a spider's web, intricately woven to ensnare unwitting victims. Much like a spider crafts its web with meticulous precision, fraudsters create deceptive schemes designed to lure individuals seeking information, solutions, or opportunities online.



⇒ **Analogous Nature:** Online fraud traps mirror the intricate nature of a spider's web, meticulously designed to deceive individuals seeking solutions or opportunities online.

⇒ **Deceptive Simplicity:** Similar to a spider's web appearing innocuous at first glance, these scams disguise themselves as genuine customer services, alluring job offers, or enticing deals, concealing their deceptive nature behind an inviting facade.



⇒ **Intricate Deceit:** Beneath the surface, these fraud traps weave a complex network of deceit, intricately interconnected and challenging to decipher. Fraudsters employ various manipulative tactics to entrap unsuspecting users in a web of misinformation.

⇒ **Exploitation of Vulnerabilities:** Just as a spider's web captures prey, these traps exploit vulnerabilities, leading individuals into a labyrinth of fraudulent transactions, identity theft, or financial loss.



⇒ **Navigating with Caution:** Understanding the parallels between the deceptive nature of fraud traps and a spider's web is pivotal in approaching the digital landscape with mindfulness and vigilance.

## *EXPLORING THE INTRICATE WEB OF ONLINE FRAUD*

# UNRAVELING THE ONLINE TRAPS



## BEWARE OF PHISHING !



**WAYS  
TO  
SPOT  
PHISHING**

!	<b>SEEMS URGENT</b>	By suggesting to do something immediately
!	<b>PROVOKES FEAR</b>	By threatening to face negative consequences
!	<b>REQUESTS TO RESPOND</b>	By asking personal information
!	<b>TOO GOOD TO BE TRUE</b>	By offering unusual lotteries or prizes



### Phishing Red Flags



TEXT MESSAGE	EMAIL	PHONE CALL
Ask to call a number to claim prize money	Ask to download attachment / click link	Ask for immediate response
Ask for KYC Updation	Ask to fill out forms	Ask for OTP / Passwords
Ask for Aadhaar Number	Misspelled words	Ask for address / birthdate



Always Remember, Bank do not ask sensitive information like Aadhaar Number, PIN, Password, OTP, Card Number, CVV etc over Email / SMS or Phone Call.

# DON'T GET HOOKED



# UNRAVELING THE ONLINE TRAPS




## Beware of FAKE CUSTOMER CARE NUMBER *in search results*

We all have a habit of searching businesses and customer care numbers randomly on search engines and social media posts whenever we need any help or customer support. But this habit can prove costly as you could land into a trap of fake numbers laid by any conman or hacker, who is just waiting for this kind of search to lure a victim.

Do not search Bank's  
Customer Care  
Number randomly in  
search engines

Search Customer Care  
Numbers from Bank's  
Official Website only  
([www.ucobank.com](http://www.ucobank.com))

### Customer care and helpline numbers

<https://www.> 

**must only be  
searched from  
Official Website  
or Apps of the  
Organization or  
Company**



*Stay Vigilant...  
Stay Safe*

Contact UCO Bank only on: **1800 103 0123**

Write to us at: **[uco.custcare@ucobank.co.in](mailto:uco.custcare@ucobank.co.in)**

# UNRAVELING THE ONLINE TRAPS



## Beware of Online Loan Scams !

### Warning signs

! Offers instant hassle free loans without credit score

Lender is neither registered with the Govt. nor approved by RBI !

! Demands for advance payment in the name of instant loan approval



! Offers low interest rate initially but later demands usurious rates & opaque charges

! Lack of company website, physical address or contact information

! Loan App asks for granting unnecessary permissions to access user's personal data, images, contacts, messages etc



## NEVER

Be tempted with easy online loan offers from unverified sources



## ALWAYS

Apply loan from RBI approved Banking & Financial Companies

To apply loan from UCO Bank, visit to your nearest Branch or refer official website [www.ucobank.com](http://www.ucobank.com)



# UNRAVELING THE ONLINE TRAPS

## Beware of **FAKE** Job Offer

### WARNING SIGNS

**Direct Job  
Offer with  
huge salary**

**Require  
no Interview  
or Skill**

**Promise  
fast and  
easy money**

**Ask for  
advance  
money**

### PREVENTIVE MEASURES



Check credentials of organisation and its representative before the online interaction / interview



Never give confidential information like Bank account details/Debit card number/UPI credentials etc



Always search and apply for jobs posted on authentic job portals / official websites / apps



Look for the spelling errors in the email address and job descriptions

**For UCO Bank Job related notification, visit  
official website [www.ucobank.com](http://www.ucobank.com)**

# UNRAVELING THE ONLINE TRAPS

## Secure

your every click while Browsing the Internet

Threats that hide behind each click



Malicious  
pages



Links that redirect  
to fraudulent sites



Files with  
Malware

## Best Practices to move on the Internet Safely



Look for 'https' &  
padlock icon in the URL



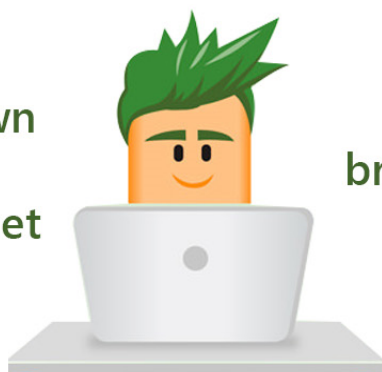
Never click on unknown  
link, attachment,  
Pop-up etc over internet



Frequently clear  
browsing history, cookies  
& temporary files



Keep your Browsers &  
Operating System  
up-to-date



Do not choose / select  
"Remember Password"  
option on Internet

## DO YOUR PART & BE CYBERSMART



# UNRAVELING THE

# ONLINE TRAPS

**Beware of  
FINANCIAL  
SCAMS**



**Refrain from installing unfamiliar or suspicious Apps that promise quick and effortless money-making opportunities, luring with guaranteed high returns on investment.**

## ✓ DO'S

- ✓ Always do proper research of the investment company and check terms & conditions before investing money.
- ✓ Always remember, investment scheme offering unrealistic rate of return is doubtful and especially when offered through Chat Applications like Telegram, WhatsApp etc.

## ✗ DON'TS

- ✗ Do not believe on too good to be true investment opportunities promising very high return in short period of time.
- ✗ Never make money transfer at the behest of any stranger.
- ✗ Avoid responding messages from unknown numbers.

Disclaimer: The literature / images / materials (courtesy from various sources viz., internet, photo gallery etc.) used are strictly for the purpose of cyber literacy / education without any commercial purpose intended thereof.



# ONLINE TRAPS

## Beware of Free Gift Offer Messages, Ads or Emails used as Bait by Cyber Fraudsters



## The Catch is in 'Processing Fee'!



Fraudsters dupe individuals with deceptive messages or calls claiming unexpected lottery winning, extract 'processing fees,' and disappear thereafter.

- ❌ Avoid interacting with unknown or suspicious entities offering unexpected prizes or lotteries.
- ❌ Legitimate lotteries don't demand fees to claim prizes. Be cautious of any request for upfront payments to access supposed winnings.
- ✅ Always verify the authenticity of unexpected lottery wins through official channels or independent research.



A black and white photograph of a protest sign. The sign is tilted and features the text "DON'T STAY SILENT" in bold, stylized letters. The word "DON'T" is in white on a black background, "STAY" is in black on a red background, and "SILENT" is in white on a black background. A red cross-like graphic element is visible behind the text.

[illegible]

**or Call 1930 for assistance**

## The complainant must provide

- 👉 **Mobile Number**
- 👉 **Name of the Bank and Account Number from which amount has been debited**
- 👉 **Transaction details (ID and Date of Transaction)**
- 👉 **Debit / Credit Card Number in case of fraud made by using Card**
- 👉 **Screen shot of transaction or any other image related to fraud, if available**

After reporting of the complaint, complainant will receive a system generated Login ID / Ack. No. through SMS / Mail. Using the Login ID / Ack. No., the complainant must complete the complaint registration on National Cybercrime reporting Portal ([www.cybercrime.gov.in](http://www.cybercrime.gov.in)) within 24 hours.



# Empowering

# THE

# WEB

# OF

# AWARENESS

# &

# TRUST



as the Foundation of

# Secure Cyberspace

Safeguarding Our Online Pathway

## CISO OFFICE

यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust