

Cyber Tales by Tenali

- a fortnightly series

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Fake Lottery & Gift Coupon Scams



In this season of festivities, do not fall prey to fake lottery or scratch card frauds!

Fraudsters, who generally dupe people by sending links or asking OTPs, tend to change their modus operandi ahead of festive seasons.

Today, I will narrate how Tinku & Chutki were targeted with such traps laid down by Mogambo.

Chutki saved herself from getting trapped

One day Chutki received a WhatsApp message along with an audio clip from a



random unknown number.

The message claimed that Chutki has been winner of 'All India SIM Card Lucky Draw Competition' and have won Rs 25 Lakhs in the lottery.



Congratulations!
You are the
winner. Call
9122XXX to claim
the prize.

Chutki felt delighted on winning such a huge prize money amid the festive season. Out of curiosity, she immediately called the number.



Hello... I got a message
of All India SIM card
lottery. How to claim
the prize?

Sure Ma'am. Please
share the lottery
number... it is given in
the message.



Yes. It is 89918.



Ok. Your prize money
will be transferred
directly to your account.



Contd... Fake Lottery & Gift Coupon Scams

Now, you have to pay Rs 25,000 as taxes. After that we can process your prize claim.



Ok, but you can deduct that amount from my prize money and send me the remaining amount.



No Ma'am. Since it is a national level lottery, we can process your prize only after receiving the tax money.



But you don't worry. Once you submit the tax money, we will immediately send your prize.



The man kept on insisting Chutki to transfer the 'tax money' for claiming the prize and also assured several times about the authenticity of the lottery. Meanwhile, Chutki felt suspicious about the authenticity of the lottery and blocked the caller. But the man kept on calling Chutki from other numbers. Finding no way out, Chutki called me.

Hello Tenali...



You haven't registered for the lottery. Then why you called the unknown number?

Don't you know...There is no such thing as a free lunch!!!

Now, immediately report to the Cyber Crime Police Station.



What should Chutki do now?

- ♦ Report to the nearest Cyber Crime

Police Station & also in the National Cyber Crime Reporting Portal.

- ♦ Block the fraudster's numbers in Phone as well as WhatsApp.

What has actually happened here?



Chutki has been a victim of fake lottery scam. Mogambo has sent a message and audio clip promising a lucrative lottery prize of Rs 25 Lakhs. When Chutki called Mogambo, he pretended to be 'All India Lottery' Executive and tried to trick Chutki into sending money in the name of various taxes.

How to Stay Safe?

- ♦ Be cautious before responding to messages received from unknown senders in social media.
- ♦ Do not pay advance for claiming a lottery prize
- ♦ Never transfer funds to unknown persons in anticipation of high returns



PIB Fact Check
@PIBFactCheck

Emails allegedly from the Governor of RBI claim that the recipient has won monetary compensation and are asking for personal details to redeem the prize.

#PIBFactCheck: These emails are #Fake.

@RBI neither sends such messages nor uses Gmail accounts for communication.

#PIBFactCheck

Emails allegedly sent by RBI claiming that the recipient has won monetary reward and asking for personal details are **FAKE**.





RBI does **NOT** communicate via gmail accounts

Source: PIB Fact Check

Tinku's alertness saved himself

In another scenario, I will narrate how Tinku also used his presence of mind and got himself saved from getting tricked.


 Hello... One day, Tinku received a call from an unknown number.


 Sir I am calling from XYZ-Pay. I can see you have 2525 reward points in your account.

This Holi, we are giving special bonanza offer to selected customers.

Since you are our privileged customer, your name has been selected by the company.

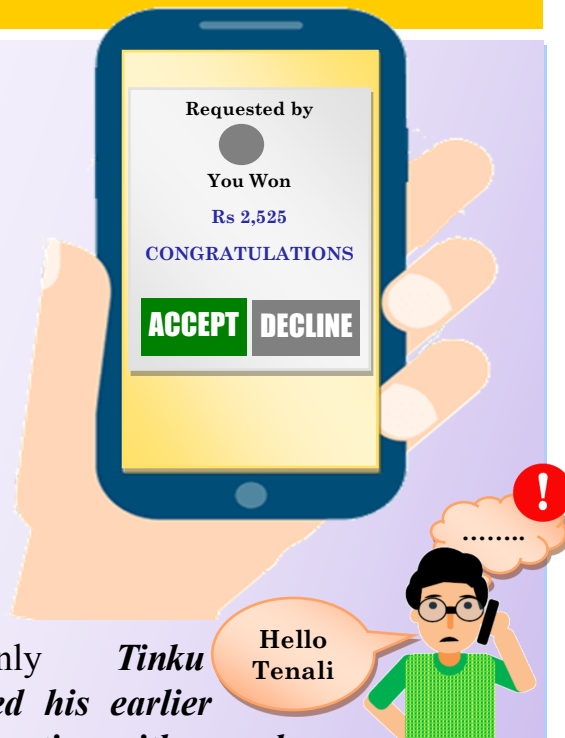
I will guide you how to redeem the coupon.

 Okay... but I haven't used XYZ-Pay since long.


 Sir, you just open your app and there you can see all the details.

Tinku gets convinced and opens his XYZ-Pay app but there was no option to redeem any Bonanza coupon. Suddenly a 'request money' pop-up appears in the app screen.

In the meantime, the XYZ-Pay Executive again called Tinku to ACCEPT the prize money. On clicking the ACCEPT button, Tinku was prompted to enter his UPI PIN.




Suddenly **Tinku** recalled his earlier conversation with me where I told him not to enter UPI PIN for receiving money. Tinku immediately cancelled the transaction and called me.

 Good Tinku. You haven't entered your UPI PIN else you could have lost your money.

What should Tinku do now?

- ◆ Block the contact in phone & other messaging apps.
- ◆ Report to Cyber Crime Police Station or National Cyber Crime Reporting Portal.

 **What actually happened here?**
Mogambo, impersonating as XYZ-Pay Executive, tried to trick Tinku into paying Rs 2525 in disguise of Bonanza Coupon.

How to Stay Safe?

- ◆ Always remember, UPI PIN is required for sending money, not for receiving it.

Handle
freebies
carefully

Don't click
unknown link

Visit only
secure
sites

Protect
your
information

Avoid
pop-ups

SPLASH OF CYBER SECURITY

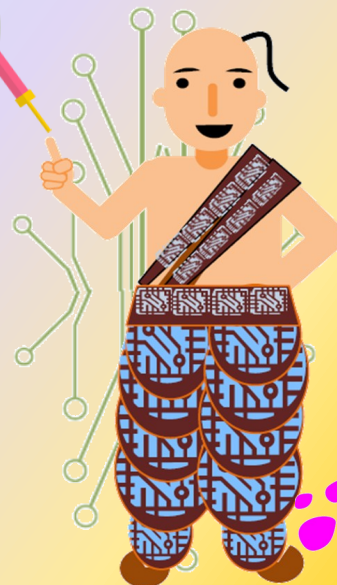
WISHING YOU A COLOURFUL & CYBER SAFE
HOLI

Lottery Scams may also be like:

- ♦ Scratch Card Offer
- ♦ Free Holiday Voucher
- ♦ Government Lottery etc.

*Cyber Guru Tenali's
Mantra*

*Keep
Eyes Open*



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