

# Cyber Tales by Tenali

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## Messenger App Fraud



With the advent of digital systems as well as consequent transformation of brick and mortar banking towards online banking, there has been a rapid increase in cyber frauds worldwide. Now a days, many banks and financial institutions are offering doorstep banking and instant access of banking through SMS or instant messenger Apps for customer convenience. However, along with all the convenience, scamsters and fraudsters also come up with newer ways to con people for their financial gains.

In this Edition, I will narrate you how fraudsters lure unsuspecting user with a wrong WhatsApp Banking Number and drain money from bank account.

### How Sonu was tricked?

One day Sonu got a call from an unknown number.

Hello, I am calling from your Bank.

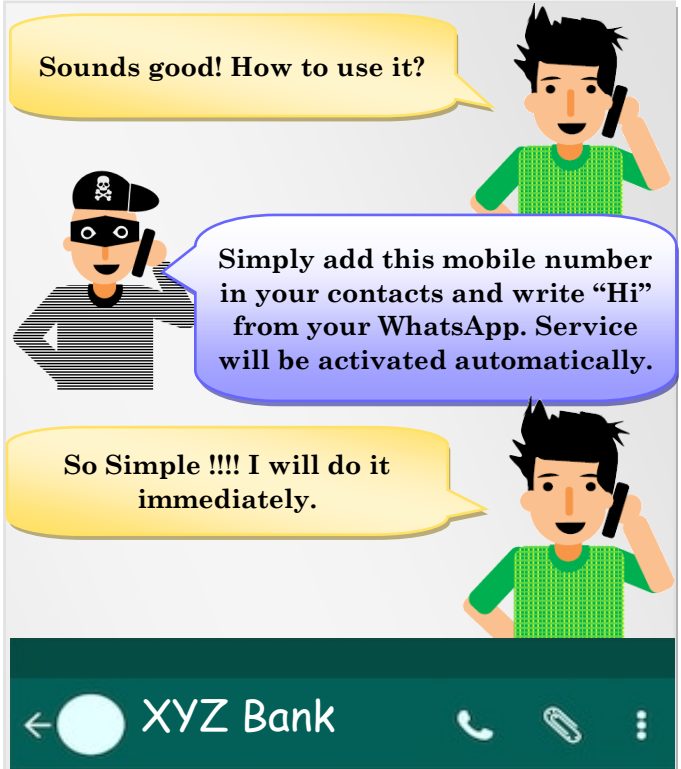
You will be pleased to know your Bank has started WhatsApp Banking Service through which you will be able to withdraw & deposit cash anytime from your account.

You don't need to visit ATMs/branch. You will get all services at your doorstep free.

Sounds good! How to use it?

Simply add this mobile number in your contacts and write "Hi" from your WhatsApp. Service will be activated automatically.

So Simple !!!! I will do it immediately.



TODAY

Messages and calls are end-to-end encrypted. Tap to learn more.

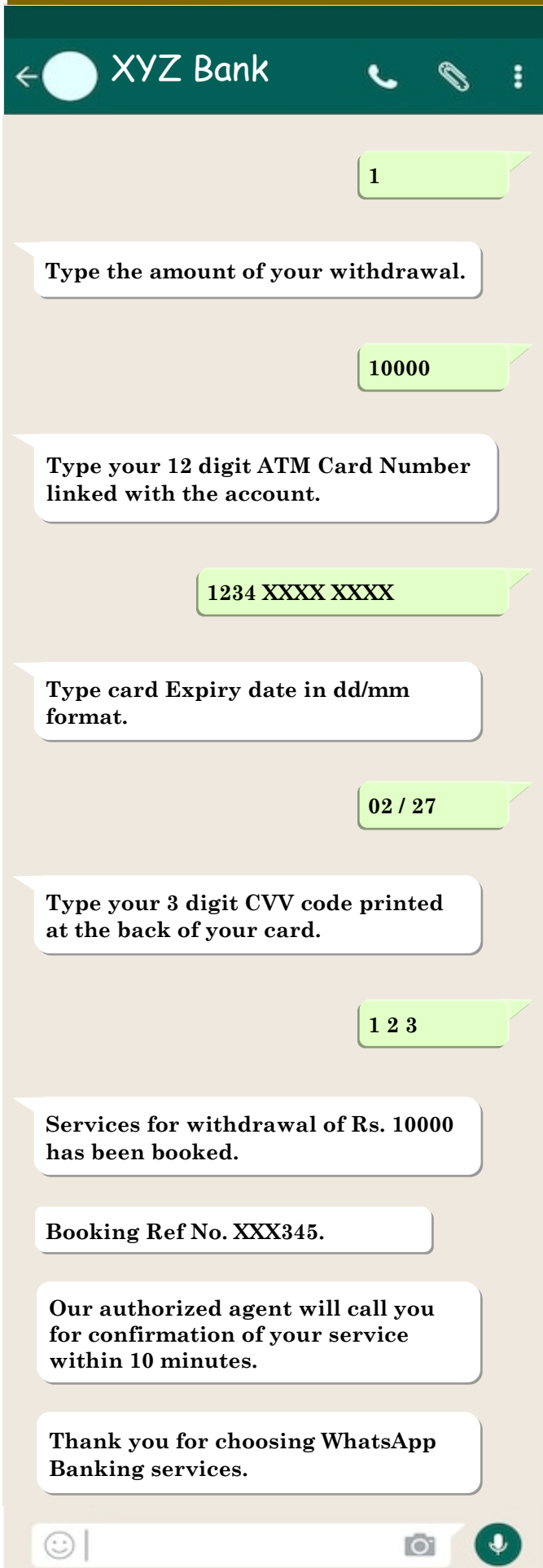
Hi

Welcome Sonu!

Type 1 For withdrawal using your ATM Card

Type 2 For direct deposit in your account

## Messenger App Fraud continues...



After sometime, Sonu received a call from another number.



Hello I am calling from XYZ Bank. This call is regarding your WhatsApp Banking Services confirmation.

You have requested for a withdrawal of Rs. 10000/- right?

Yes yes, I have booked a cash withdrawal service.

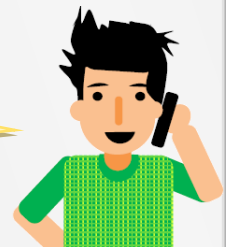


Now, please tell the confirmation code sent on your mobile.

BV-XYZBNK

123XXX is the **OTP** for debit transaction of Rs.10000/-. Please do not share it with anyone.

it's 123XXX.



Your withdrawal service is confirmed now. You will get the amount delivered by one hour.

## Messenger App Fraud continues...

After that, Sonu got a debit confirmation SMS in his mobile.



He waited for long to get his amount delivered by authorized agent. But no one came in his house. Then he started calling but all the numbers were switched off. He tried reaching via WhatsApp Chat, but his number was blocked.

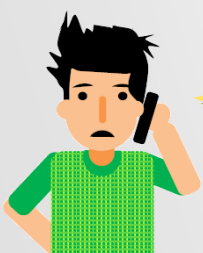
Then he called Tenali and briefed the complete scenario.



Sonu, you have done a big mistake! WhatsApp Banking Number should always be taken directly from your Bank or Bank's Official Website.



Do not trust any unknown caller and always remember, Banks never share or ask such information over phone call.



Oh No! I understand my mistake. What should I do now?

Immediately block your ATM Card. Report the WhatsApp Number as spam and block the number.

Call the Cyber-crime helpline number **1930** and provide all the details and also lodge a complaint at National Cyber Crime Reporting Portal [www.cybercrime.gov.in](http://www.cybercrime.gov.in).



### Safety Tips to Avoid Such Fraud

- ⇒ *Do not trust any unknown caller.*
- ⇒ *Do not search WhatsApp Banking / SMS banking / Customer care numbers in search engines as it may come up with wrong results.*
- ⇒ *Always refer official website of an organization for any service / contact number related query.*
- ⇒ *Always make direct contact with the organization to verify unknown call purporting as coming from your Bank.*
- ⇒ *Banks never ask for sensitive information like card details, OTP, PIN, account details.*

**UCO Bank's  
WhatsApp  
Banking  
Number is  
8334001234**



# Messenger App Fraud Continues...

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>



Stay connected to  
UCO Bank 24x7 via Whatsapp



Say "Hi" to 8334001234



## Services Available

- ▶ Balance Enquiry
- ▶ Mini Statement
- ▶ Digital Platform
- ▶ Apply Debit Card
- ▶ Apply Home/Car Loan
- ▶ ATM/ Branch Locator
- ▶ Feedback



We welcome your valuable  
suggestions / feedback at  
[ciso.office@ucobank.co.in](mailto:ciso.office@ucobank.co.in)