



Cyber Tales by Tenali

- a fortnightly series

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Recycled Mobile Number Fraud



In a highly advanced digital world today, Smartphones have made our lives much easier. They are the perfect way to stay connected with others through Calls, Messages, Instant messenger Apps and also through Social Media. Activation of any instant messenger App, social media account, shopping portal App can also be done very easily directly with a phone number. But as we all know, with every easy solution, there comes an adversity and scammers are always on the lookout for tapping any loophole to their advantage.

In this edition, I will narrate you about some incidents happened with Sonu after he surrendered his old phone number and took a new number.



Sonu's Profile Got Hacked

One fine morning, Sonu got a call from one of his friend Chutki.



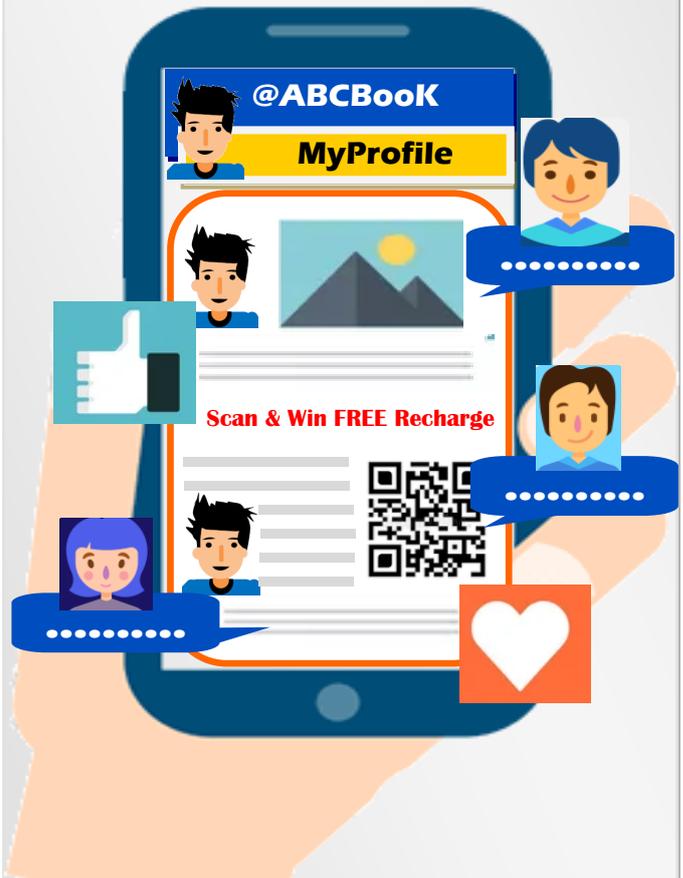
Sonu, why you have sent the QR Code to me last night through ABCBook?



What are you talking? I haven't sent anything. You hold the phone, let me check it immediately.



Then, Sonu logged on to his social media account through email id and was shocked to see Social Media Posts and Photos uploaded from his account.



He could not understand how it can be possible.



Oh my god ! I have not done all these posts. How can it be possible?



I think your account has been hacked. You should tell the whole matter to Tenali.

Sonu then called Tenali and briefed the total scenario.



Sonu I can understand your situation. Just tell me few things. How often you login to your ABCBook account?



I usually login at the weekend from my home.



Have you shared your password with any of your friends or with anybody else?



No. I have not shared it with anyone.



Have you accessed your account at public places or from cybercafé?



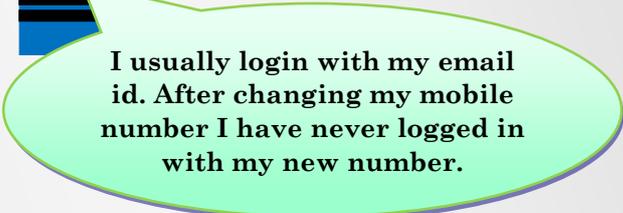
No. I always access my account from my laptop at home.



What are the login options for the account?



Login through email id or mobile number both are allowed.



I usually login with my email id. After changing my mobile number I have never logged in with my new number.



Have you update your new mobile no. ?



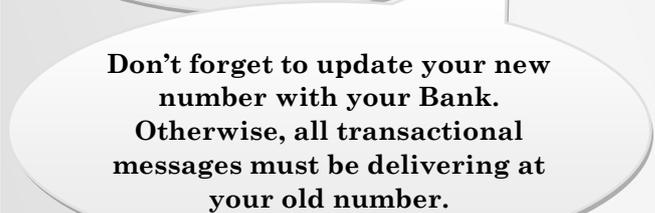
As I always use my email id for login, I forgot to update my new number there.



Ow ! Now I can understand. Someone has login to your account using the old phone number and accessed your profile.



Now immediately update the new number in all of your account and also change the password.



Don't forget to update your new number with your Bank. Otherwise, all transactional messages must be delivering at your old number.

What happened here?



Social media has grown into a vast platform where anyone could be anonymous. The spread of misinformation and abuse on social media sites has constantly increased. Some accounts – such as shopping portals or social media accounts – are instantly activated with just phone number. The surrendered phone number was re-allocated/recycled by the Telecom Service Provider. Now the person who has been re-allocated the old phone number of Sonu can instantly activate instant messenger apps, social media accounts, shopping portal apps etc. with this phone number and can easily access Sonu's account, if Sonu does not update the changes in his accounts. Here, also Sonu has surrendered his phone number but not updated his new phone number in his social media account.

What will happen if Mobile number is not updated with the bank Account?

It may lead to sensitive / financial information loss or monetary loss. Due to the non updation of mobile number in the Bank's database, OTP and other financial messages continue to be delivered to the old / surrendered number which is now belonging to the new unintended person which gives room for fraud. Further, as the mobile number is also used as a validation check by Banks, important information pertaining to an account may be retrieved by fraudsters by sending a SMS from the surrendered (and reallocated) numbers as it continues to show as the registered mobile number for the Bank account.

Safety Practices to Follow

- *Update the new phone number in all accounts or apps*
- *Use Multi-factor authentication for logging into apps*
- *Use different passwords for different online accounts*
- *Inform your Bank branch immediately, in case, mobile number is changed/ surrendered / discontinued*
- *Update your mobile number and email ID for transactional alerts to keep track of your banking transactions*

Some other Safety Precautions

- *Do not share your password with anyone.*
- *Never access your account at public places, cyber-cafes or through free Public Wi-Fi networks*
- *Always logout from your active account after accessing it*
- *Do not over-share your information in social networking sites*
- *Carefully read every SMS sent from your bank for updated financial or non-financial information*
- *Review social media privacy options on a regular basis*

Recycled Mobile Number Fraud continues...

Beware of **FRAUDS** associated with Recycled Mobile Number



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



A row of six colorful icons: a lightbulb (green), gears (pink), a clock (yellow), a group of people (purple), a bar chart (teal), and a document (orange).

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