Cyber Tales by Tenali

Rental Scams

The advent of technology has enhanced the ease of access and brought the services to our fingertips. Technology-backed payment methodologies such as UPI and QR Code have also provided cyber criminals with increased opportunities for theft and duping. Exploiting the digitally less aware citizens, criminals are luring individuals into receiving or sending money by scanning a QR Code.

In this Edition, I will narrate you about an instance of Rental Scam where property owner has been duped by QR code fraud.

How Tinku got scammed?

Tinku was finding a renter of his flat since last few days. One day he posted an advertisement on a real estate broker website.

🔒 www.makaanbazaar.com/rent_ads.aspx?id=128

2BHK FLAT for RENT
Near Joka Metro Kolkata

⇒ 2 Bedrooms & attached bathroom, balcony & dinning with kitchen,

⇒ parking Space at ground floor, flat situated at 2nd floor in G+4 apartment,

Rent Negotiable

⇒ 200 meter from Joka Metro station, Kolksts

📞 or **WhatsApp** at **8575XXXXXX**
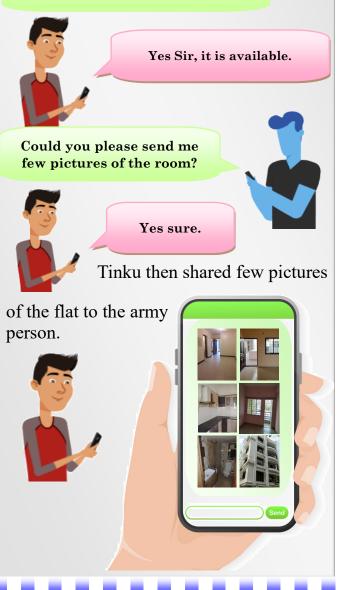✉ **tinku123@xymail.com**

The very next day, he got a WhatsApp message.

> Hello, I have seen your post at makaanbazaar.com.

> I am an army officer, recently got my posting at Kolkata. I am finding a 2BHK flat near a metro station in Kolkata.
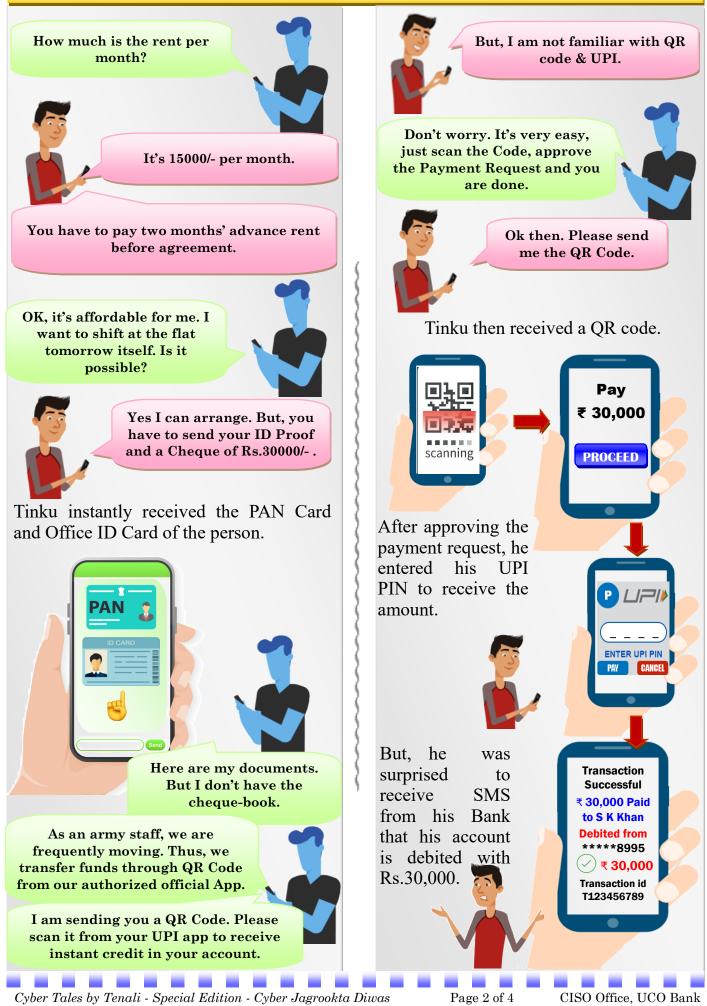
> Is your flat still available for rent?

> Yes Sir, it is available.

> Could you please send me few pictures of the room?

> Yes sure.

Tinku then shared few pictures of the flat to the army person.

How much is the rent per month?

It's 15000/- per month.

You have to pay two months' advance rent before agreement.

OK, it's affordable for me. I want to shift at the flat tomorrow itself. Is it possible?

Yes I can arrange. But, you have to send your ID Proof and a Cheque of Rs.30000/- .

Tinku instantly received the PAN Card and Office ID Card of the person.

Here are my documents. But I don't have the cheque-book.

As an army staff, we are frequently moving. Thus, we transfer funds through QR Code from our authorized official App.

I am sending you a QR Code. Please scan it from your UPI app to receive instant credit in your account.

But, I am not familiar with QR code & UPI.

Don't worry. It's very easy, just scan the Code, approve the Payment Request and you are done.

Ok then. Please send me the QR Code.

Tinku then received a QR code.

After approving the payment request, he entered his UPI PIN to receive the amount.

But, he was surprised to receive SMS from his Bank that his account is debited with Rs.30,000.

Transaction Successful

₹ 30,000 Paid to S K Khan
Debited from *****8995
✓ ₹ 30,000

Transaction id T123456789

He immediately called the army person and informed about the incident.

Oh! I am very sorry. In hurry, I have generated the wrong QR code.

Now, I am sending you another QR Code of Rs. 60,000 so that you can get your reversal amount as well as the advance rent at the same time.

Ok. Please send the code quickly.

Tinku scanned the new code and approved the payment request of Rs.60,000 and again entered his UPI PIN to receive money. **This time his account got debited with Rs. 60,000**.
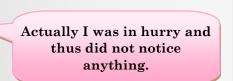
Tinku got suspicious and again called the person. But his mobile was then switched off. He tried many times but failed. Then he called Tenali and briefed the complete scenario.

Oh Tinku ! I can understand your situation. Why did you trust an unknown person and scanned the QR Code two times?

At the time of scanning haven't you notice at the screen properly?

The screen asked you for entering UPI PIN. This is asked only for the approval of any Payment, not for receiving money.

Actually I was in hurry and thus did not notice anything.

Remember the thumb rule, QR Code scanning or UPI PIN entry always leads to debiting of money from account.

Ow it's a big mistake by me! Now what should I do?

Immediately call the Cyber-crime helpline number 1930 and provide your details along with the details of the fraudulent transaction.

After that, you will receive a token ID through SMS/Email. With that ID, you must complete your complaint registration at National Cybercrime Reporting Portal within 24 hours.

How to avoid Such Scams

- *Don't ever scan QR code or enter UPI PIN for 'receiving' money.*

- *If tenant or buyer insists for scanning a QR Code or entering UPI PIN to receive money, that person is a scammer.*

- *While transacting through UPI, carefully notice the App screen for the words like 'Pay Rs. XXXX', 'Requested by', ' Proceed to Pay' etc. They all indicate that money is about to be debited from account.*

- *Be very careful when someone pressurizes to act in hurry.*

- *Never approve Fund Transfer or Payment Request from unknown UPI ids. Always Check UPI address before doing any transaction.*

Be extra vigilant against cyber criminals while finding renter or buyer for your property...

RENTAL SCAMS CAN EMPTY YOUR BANK ACCOUNT !

Scan this QR Code to Download & know the whole story

UCO BANK

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

Stop Think Act

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