

## 26. FRAUD USING PUBLIC WI-FI

It was a Sunday. Raju and his family were in the shopping mall. Raju bought some clothes and groceries and went to the reception to make the payment.

"Your total bill is Rs 12000, Sir. How would you like to pay, card or cash?"

RECEPTION

"I will pay online."

Raju initiated the payment but there was a network issue.

"I am facing connectivity issues during the transaction. Can you help me with this?"



"Sir, you can connect to the free Wi-Fi if your network is not working."

Do's:

- ✓ One should always use a secured Wi-Fi network.
- ✓ Report the incident to the nearest Cyber Crime Police Station and National Cyber Crime Reporting Portal at <https://cybercrime.gov.in>.



Raju connected to the free Wi-Fi and completed the transaction."

"Thank you for shopping here, Sir!"



Raju was happy. His day was spent well. After some time, he started receiving SMS alerts from his bank. Rs 14000/- and Rs 10000/- were debited from your account.' Raju was confused.

The last transaction he made was Rs 12000/- at the mall, and these transactions were different. He told his son about the messages.

"What was the last transaction, Dad, and where did you do that?"



"I made the last transaction at the shopping mall; I paid the bill online. My network was not working so I connected to free Wi-Fi and made the payment."

"You used free Wi-Fi for the financial transaction? That is not safe, Dad. Hackers use this Wi-Fi to get access to users data and use it for illegal purposes."



"Really? I was not aware of that, son."



"When you used the Wi-Fi network for the financial transaction, some hacker got access to your personal data and used it for unauthorized transactions from your bank account. That's why you are getting these messages."



"Oh God!! I made a big mistake. What can we do now?"



"We must immediately visit your bank and ask them to block your account."



(Raju became a victim of hackers by using public Wi-Fi for financial transactions.)

**Don'ts:**

- × Do not use public Wi-Fi, especially while doing financial transactions. It is easy to hack into a laptop or mobile device that is on a public Wi-Fi connection with no protection. Hackers can read your emails, steal passwords and other credentials.