

16. MESSAGE APP BANKING FRAUD

One day, Raju received a call from an unknown number.

Fraudster: "Hello Sir. I am calling from the customer care centre of XYZ Bank. We are launching a new product, MessageApp. It's a banking facility that provides 24*7 banking services easily through your MessageApp. You will also receive a gift voucher when you use it for the first time. Please confirm whether 99*****99 is the mobile number registered with MessageApp."

NAME: RAJU
 OCCUPATION: XOXO
 ADDRESS: X X - XX
 XX - XOXX - X - XX
 X X X X X X - XX
 X X X X X X - XX
 COM T: 72025(02)
 X - XOX - X



Raju opens his MessageApp and sees a welcome message from a number with the poster of XYZ Bank as its profile picture and the bank's tagline as its status.

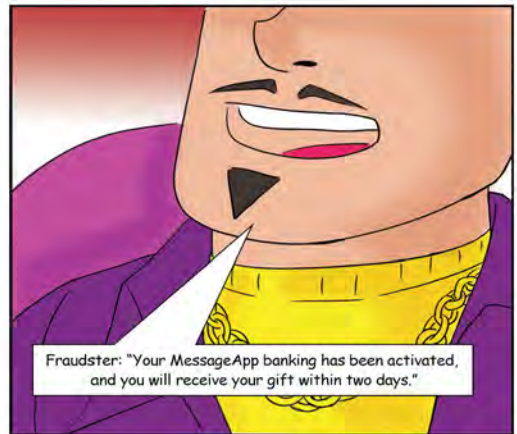


Fraudster: "Please enter the details of your debit card for verification. You do not have to share the details with me but enter it only on the official MessageApp number."

Raju: "I have entered it"

Do's:

- ✓ Be cautious while responding to calls from unknown numbers seeking your account details.
- ✓ Report to your home branch immediately on realizing the fraud. Block your account to prevent further financial loss.
- ✓ Report the incident to the nearest Cyber Crime Police Station and National Cyber Crime Reporting Portal at <https://cybercrime.gov.in>.



Raju notices a debit message of Rs 20000 in his account. He immediately calls back, but the phone is switched off. Raju realizes that he has been duped.



- Don'ts:
- × Don't trust unknown callers offering easy banking services and sending texts through Messaging Apps.
 - × Don't share card details and OTP.