INDIAN OVERSEAS BANK

PRESENTS

AWARENESS INCIDENTS BY

IOB ANNA...

(Chapter 2)

(READ IT…….LEARN IT……USE IT)

!! आईओबी अन्ना, हर दिन चौकन्ना !!

Cyber Hygiene Series by IOB Anna...

(Chapter 2)

Fraud Risk Management Cell (Cyber)

Customer duped by Remote Screen Sharing App Fraud

As more customers rely on online transactions for day to day payments. The Cybercriminals and fraudsters are using innovative ways to steal money, like screen-sharing applications.

In the screen-sharing application fraud, the fraudsters impersonate as the executive of concerned organization and ask people to download a screen-sharing app to gain remote access. The fraudsters who are behind this scam entrap people by making them believe that screen sharing provides them easy access for resolving their issues. The fraudsters also prompt customers to let them access via the app itself.

Once the users download the app and start using the same with their personnel credentials this will enable fraudsters to view all their sensitive information like their CVV numbers, passwords, OTP details, and many more. This information can further be misused by these fraudsters for malicious purposes like stealing money. Examples of screen sharing apps are Quicksupport, ScreenShare, AnyDesk and TeamViewer.

INCIDENT

One day Rakesh received a SMS that "Please update your electricity bill details online today, else your electricity will disconnect in the midnight. Please contact on given mobile no. XXXXXX9999 for more information". Rakesh afraid after getting this SMS, without checking the genuineness of the said mobile number. Rakesh called on that number.

Hi sir, I am Rakesh. I received an SMS for disconnection of electricity at home. Tell me what I have to do.

Fraudster poses as an officer from electricity board and greets the Rakesh.

Hi, Rakesh! How are you. Don't worry, I will help you.

Let me check your details first, please wait for 2 minutes.

Yes, Rakesh, you have to update your bill details online I am sending a link to you to install one app through that I will guide you so you can update the details by yourself.

Fraudster sends one link to Rakesh, which is actually a screen sharing mobile application link.

Rakesh received a link through SMS and due to fear of disconnection of electricity, install it on his mobile and call the officer for guidance.

Hello sir, I have installed the application, now what I have to do.

Rakesh, please open the application and allow all the access and tell the code visible on the application screen.

Rakesh followed the instructions and share the screen sharing code to fraudster.

Now fraudster provides a dummy online page link which look alike an original for collecting the personal information of Rakesh.

Rakesh, I have sent a link to your mobile. Please click on the link and fill the details on the page and pay Rs. 10/- for service charge. After payment you have to submit the form. After submission it will take 1-2 hours for updation.

Rakesh followed the instruction and filled all the details like, name, address, electricity connection number, last bill paid details, bank name, account number, debit card no., CVV, expiry date. At last, he pays Rs. 10/ also and submits the form in a belief that he has submitted all the details timely and now his electricity connection will not disconnect.

After some time, Rakesh received several SMSs on his mobile and he got shocked to see that Rs. 20,000/- and Rs. 10,000/- debited from his account without his knowledge and now only Rs. 100/- remains in the account.

Rakesh consulted the incident to his office colleagues. His colleagues suggested him to call **IOB Anna** for further help.

Rakesh called **IOB Anna……..**

Hi, Rakesh! How are you?

Anna, I have a problem, please help me.

Yes Rakesh, tell me what happened?

Rakesh narrated the incident to IOB Anna.

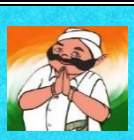
Oh-Ho Rakesh! How you can trust an anonymous SMS and call the unknown person and why you have clicked unknown links for any app installation. You become a victim of fraud via remote screen sharing app.

In this fraud, you had installed app and allowed fraudster to access your mobile device screen and noted down personnel credentials which they have used to authenticate online payment.

Sorry Anna, I have done a mistake in fear of disconnection of my electricity connection. Now what I have to do?

Rakesh, now immediately uninstall the app and lodge complaint to cyber police & bank cyber cell team also.

Request bank team to block ATM card and all your bank account for further debit. Immediately change the password of your digital channel & accounts like UPI net banking, wallets etc.



Incident Overview by IOB Anna……

- Rakesh is the victim of Remote Screen Sharing App fraud.
- He reacted on an anonymous SMS and called the unknown person. Further clicked an unknown link for app installation.
- He installed a screen sharing application and given access to fraudster who has poses as an officer of electricity department. After gaining the access fraudster able to view and recorded the screen view of his mobile device.
- When he paid Rs. 10/- online for fees, fraudster record his personal credentials and used the same for making payment later on because these apps continued to work in background without customer knowledge.

Awareness Tips by IOB Anna……..

- Never belief on an anonymous SMS, always enquire with authenticate officials from organization.
- Never trust unknown caller and if unknown caller insists for installation of any mobile app, he/ she may be a fraudster.
- Never click on any link came from unknown & untrusted source.
- If any time mistakenly this type of app installed with access permission to unknown person, immediately uninstall the app completely & change all the passwords related to online banking.
- Always download authenticated & verified mobile app.
- Please contact at Cyber Police Help Line No. 1930 in case of cyber fraud.
- Please contact IOB cyber cell at 044 2858 4890 & IOB customer care at 1800 425 4445 or send mail at cybercell@iob.in in case of cyber payment fraud.

 # Don't be quick to connect #

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

eFRMC

“Connecting with unknown over online will hurt you, financially & personally both.”

!! Always Take Your Time,
Enquire Properly Before
Clicking Any Unknown Link &
Connect to Unknown Person !!

Thank You!