

Cyber Tales by Tenali

- a fortnightly series

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Fake Customer Care Numbers



Have you ever called Zomato Customer Care number and spoken to an executive at their Customer Care Centre? Chances are you have been tricked as the food delivery app does not have a customer care phone line.

Beware of such fake numbers!

We all have a habit of searching businesses and customer care numbers randomly on search engines and social media posts whenever we need any help or customer support. But this habit can prove costly as you could land into a trap of fake numbers laid by any conman or hacker, who is just waiting for this kind of search to lure a victim. *Let's see how!*



Amrita got tricked

One day, Amrita ordered some snacks for her family through Zomato and paid Rs 450 through UPI.

After sometime, the order got cancelled since the restaurant outlet was not open yet. Amrita thought that the money will be credited back to her account but it did not happened.



After 2 hours, she searched the contact number of Zomato in Google and found a phone number 700XXXXXXX.



Hello Zomato...

She immediately called the number and lodged complaint regarding the service issue faced by her.

Madam, we are very sorry to hear that. Let me check your last order status. Please share the details.



Ok ok. Please note... time.. date.. Amount 450...

Madam I have checked the status. Now you have to download the Anydesk app to initiate the refund process.



A new app? Why is it required?

Yes. Our all refunds are processed through that app only. Please download it and install, click 'ok' or 'allow' permissions, to complete installation.



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Oh Ok I am installing...

As Amrita has never heard the name of this app before. She thought to check about it before downloading. But the Customer Care Executive insisted that this is the only process to refund the amount and convinced Amrita to download and install the app.



Please tell the 9 digit number you must be seeing in the app for confirmation.



Yes there it is. Please note it 136...XXX



Thank You. Now open your UPI app and enter UPI PIN to accept the refund.

Elated on the quick response and the support from the customer care executive, Amrita opens her UPI app and enters PIN immediately to receive the refund money. She did not paid attention that UPI PIN is not required for receiving money. It is to be entered only for sending money.



As a result, her account got debited with Rs 450. instead of getting credited with the amount. In the meantime, the man disconnected the call. Within minutes, Amrita got another message of Rs 21000 getting deducted from her account via UPI. She became very nervous and called me.



Hello Tenali...



What? Why you installed the unknown app in your mobile?



Immediately uninstall the app from your phone and change the UPI PIN.

I always aware you not to download unknown apps but still you did so. Now report to the Cyber Crime Cell.

What should Amrita do now?

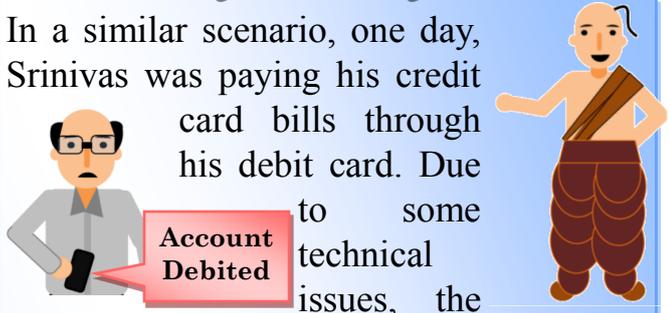
- 
- ◆ Immediately uninstall the app.
 - ◆ Change passwords of UPI and other accounts.
 - ◆ Visit Bank Branch and deactivate all digital banking services for the time being.
 - ◆ Take a backup of important files from her phone and if possible, do a full factory reset on the device erasing all apps and data.
 - ◆ Report to Cyber Crime Police Station & also in National Cyber Crime Reporting Portal.

What actually happened here?

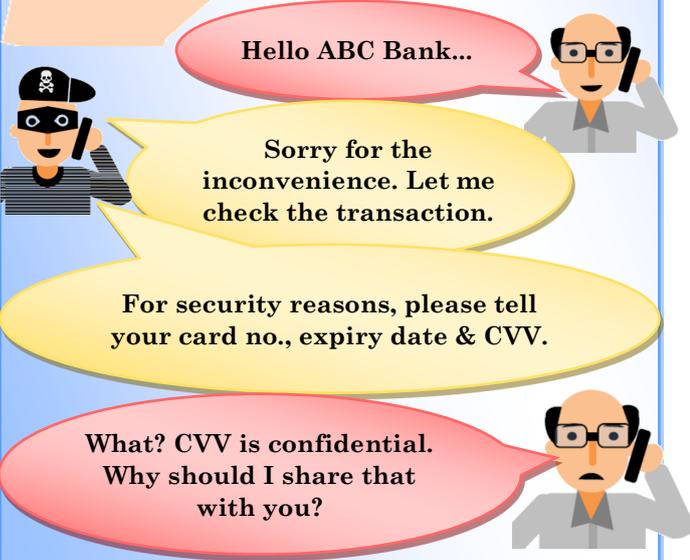
- ◆ Amrita has been a victim of Fake Customer Care Number Fraud. She got trapped by calling random number displayed in search engine instead of checking the official website of the company.
- ◆ She also installed a remote access app, provided necessary permissions and also shared the 9-digit code shown in the app which led the fraudster to obtain remote access to her phone.
- ◆ With complete access to the device, the fraudster cleverly gained her UPI PIN while she was typing it in the app for getting refund. Once achieved the PIN, the fraudster started making transactions remotely from her phone.

Srinivas saved himself from getting tricked

In a similar scenario, one day, Srinivas was paying his credit card bills through his debit card. Due to some technical issues, the amount got debited from his account but the credit card account was not credited. Srinivas got worried as normally this doesn't happen. Even if it happened, money was transferred back to his account instantly.



After sometime, he searched the Customer Care Number of his debit card issuing Bank in Google and came across a number - 8240XXXXXX.



The Customer Care executive tells that it is required to initiate the refund

transaction, but, as Srinivas denied to share his CVV, the Executive sends a link to Srinivas's mobile number and tells Srinivas to click the link and follow prompts to initiate the refund process.

Smelling something phishy, Srinivas disconnected the call. On inspecting the SMS carefully, he observed that the SMS was received from some random number 500XX containing an unknown link which do not appear similar to his Bank's messages. In the meantime, the bank-executive kept on calling Srinivas again and again.

Srinivas realised him being in trap of fraud and immediately blocked the number.

What should Srinivas do now?

- ◆ Immediately block the number 8240XXXXXX.
- ◆ Report to Cyber Crime Police Station & also in National Cyber Crime Reporting Portal.

Stay Aware Stay Safe

- ◆ Do not search Customer Care Numbers from search engines / social media. Instead, search it from Official Website of the Organisation.
- ◆ In case of debit / credit cards, customer care number is written at back side of the card which may be referred.
- ◆ Do not download unknown apps for claiming rewards, refund or any other purpose.
- ◆ Before downloading any app from app store, always check about it's

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functionality, developer's name, reviews, ratings etc.

- ◆ Do not download apps from links provided via email / messages.
- ◆ Do not click on links / open attachments provided in unknown email / message.
- ◆ Do not share PIN, password, OTP, debit / credit card number, expiry date, CVV etc with anyone.
- ◆ Beware of UPI Frauds. Remember, UPI PIN is only used for payments. Money will always be deducted if you use your UPI PIN.

Zomato / Swiggy Customer Care

- ◆ Zomato / Swiggy does not have any official customer care number. Beware of fake numbers!
- ◆ For any issues, use Zomato / Swiggy's in-app chat support only.
- ◆ Never share sensitive information with anyone claiming to be from Zomato / Swiggy Customer Care Centre.

Do not download unknown apps if someone tells over phone to do so.

UCO Bank's Customer Care Number

has changed.

The **new** number is

1800 103 0123

*Cyber Guru Tenali's
Mantra*

Search Safe

Stay Safe



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