



# **The Baramati Sahakari Bank Ltd**

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## **New Modus Operandi to commit fraud in Digital Payment Ecosystem**

Fraudulent transactions using the UPI platform are reported to be increasing. Recently, a new modus operandi has been brought to our notice through which fraudster can easily take remote access of a victim's mobile device and carry out transactions.

Stepwise details are as under:

- . Fraudster would lure the victim on some pretext to download an app called 'Any Desk' from Play store or App store. It may be noted that there are more apps similar to 'Any Desk' that help to provide remote access of device to other users.
- . The app code (9 digit number) would be generated on victim's device which the fraudster would ask the victim to share.
- . Once fraudster inserts this app code (9 digit number) on his device, he would ask the victim to grant certain permissions which are similar to what are required while using other apps.
- . Post this, fraudster will gain access to victim's device.
- . Further the mobile app credential is vished (gathered / collected on phone) from the customer and the fraudster then can carry out transactions through the mobile app already installed on the customer's device.
- . Above modus operandi can be used to carry out transactions through any Mobile Banking and Payment related Apps (including UPI, wallets etc.).

**Customer Education:**

The customers are requested:

- . To take note of the above new modus operandi and be careful.
- . To keep strong and unique passwords for mobile and each payment related apps.
- . To keep Operating System of Mobile device and antivirus up-to-date.
- . Not to download 'Any Desk' or similar app from Play store or App store.
- . Not to grant unwanted permissions for remote access.
- . Not to share any of the credentials (OTP, Card number, CVV number, card expiry date, etc.) with anybody over any mode.

**-By Chief Information Security Officer,  
The Baramati Sahakari Bank Ltd.**

