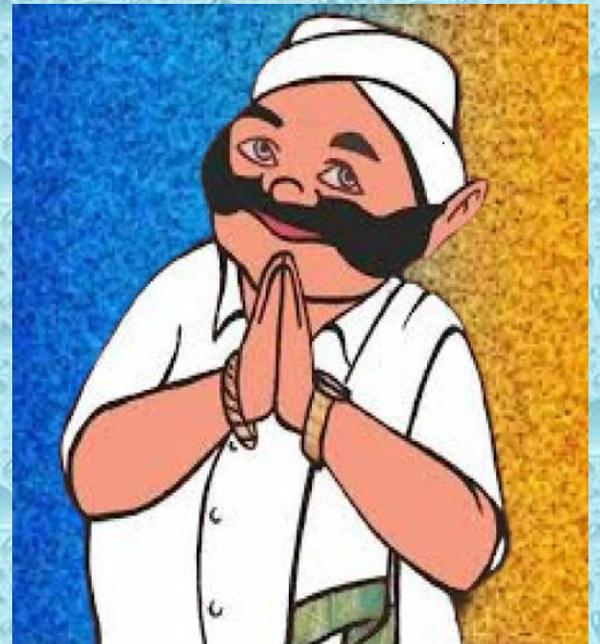


INDIAN OVERSEAS BANK

PRESENTS

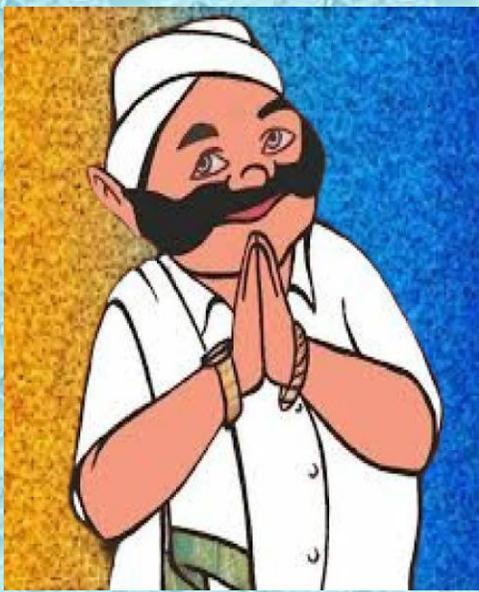
AWARENESS INCIDENTS BY



IOB ANNA...

(Chapter 5)

(READ IT.....LEARN IT.....USE IT)



!! आईओबी अन्ना, हर दिन चौकन्ना !!

Cyber Hygiene Series by IOB Anna

(Chapter 5)

Fraud Risk Management Cell (Cyber)

Customer Duped by Fake Parcel Delivery Scam

Presently everyone is doing online shopping and want to take advantage of various offers provided by E-commerce companies. These companies release offers on special days like Amazon prime day, Big Billion days, Aziomania, etc. and on a festival like Deepawali, New Year, Pongal, Ramjan, Onam, etc. These offers are so lucrative and luring that lots of people around the country make purchase of different items and same time scammers also get active and took advantage of this to fool consumers for delivering the purchased items and took their personal information. Because of the above scenario fake parcel delivery scam is booming in these days.

In fake parcel delivery scam consumer receive a message or a call or an email from scammers claiming to be your mail carrier or a parcel delivery service saying that they were unable to deliver a package to your home.

If you do not remember ordering anything that needs to be delivered, the caller may try to convince you the package is a gift from a friend or relative. The caller may sound friendly and professional, making the scam harder to spot. The emails could also claim to be from the online retailer you purchased from, containing official logos and using professional language.

Following are the messages by the scammers to take advantage / benefit from consumers:

- ✓ A small fee has to be paid to get your package at fast delivery and they may try to scare you by stating that your package will be sent back or to a depot if you do not pay.
- ✓ A package you have sent will be returned, as the address was incorrect, and you will be asked to enter your personal and payment details.
- ✓ A company tried to deliver a package, but you were not present at the address. Often this scam will include a link to reschedule delivery. A parcel is not going to be delivered unless you download an app. These apps can contain spyware to capture your personal details when you next use them

These messages can be difficult to tell apart from a real text or mail. The caller will ask you to verify personal information or give them your card information to reschedule the delivery. Email messages may ask you to click on a tracking link or sign back into your account for your mystery package. When you click, you may download malware onto your computer/mobile or take you to a fraudulent site that gives a con artists access to any personal & financial information.

Smishing, by the text messages & Phishing, by the emails are playing a big part in fake parcel scam. There are several ways in which these phishing and smishing can work like sending link for malicious app., link for fraudulent website, text for false package, etc.

No matter the method of contact, the package does not exist. And moreover, in temptation of package delivery & in lack of awareness, sharing the personal information puts consumer at risk, where they may lose money, personnel credentials etc.

INCIDENT

Neha is a housewife, and her husband is working in a reputed company. They both are preferring to purchase online regularly from different e-commerce websites due to this regularly different-different parcel delivery boys are visiting their house. One fine day in afternoon, one delivery boy rang their doorbell. Neha open the door.



Hi Madam! This is your parcel for delivery.



Parcel! But today no delivery schedule. From where it came.



No Madam it is your parcel only. You can check the address also, due to this only I came here.



Neha checked the Parcel and found that name and address is correct but still not able to remember about the parcel. But she thinks may be her husband order something, so she accept and ask, what she has to do now.



Nothing Madam, I am just sending you one link, you click the link and update the details.



Why, earlier no one ask for the details.



Madam, your details are not updated in the database, so you have to update the same. Without that we are not able to deliver the parcel and please hurry up I have to go other places also delivery.

Delivery person is trying to rush the Neha quickly so she cannot think other possibilities. Neha receives one link on the phone and in the impersonation that parcel may ordered by her husband she click the link and updated all the details along with card details.



Ok madam, now one OTP delivered to your mobile, so please tell me the OTP.



Neha receives one OTP and shares the same with delivery boy.



Ok Madam, now please take the parcel.

Delivery boy immediately rushed from the house. After few minutes Neha receive message on the phone that Rs.49999/- debited from the account. She did not understand what happened to her account and called to her husband. They get tensed due to the situation and search for help. Then they get to know about IOB Anna and immediately called him.

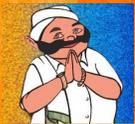
Neha called IOB Anna.....



Hello, Neha! What happened?



Anna, I am in a terrible situation, please help me.



Don't worry Neha, tell me what happened?



Neha briefed the complete scenario to IOB Anna.



Neha Madam, why did you accept the parcel without knowing that whether you or your husband ordered for that or not. If you are not remembering, then you have to cancel that order. Along with this you have updated all your personal details and card details on a unknown link, without checking the authenticity of the link.



Neha, you are duped by Fake parcel delivery scam. This parcel delivery scams are the most prevalent type of 'smishing' technique. In this technique, criminals use to target consumers with texts impersonating trusted organizations. These text messages contain a link to a fraudulent website that replicates a legitimate site, asking the victim to enter personal and financial information.



How could you trust an anonymous link send by unknown person/organization? Neha, you have provided the card details and further revealed the OTP also, through that they are able to make transaction authentically.



I am extremely sorry Anna, I did not even think about this. Now what I have to do?



Neha, now immediately lodge complaint to cyber police station, National Cyber Crime Reporting portal and bank cyber cell team.



Incident Overview by IOB Anna.....

- Neha is the victim of Fake parcel delivery Scam fraud.
- She reacted on a fake parcel delivery without verifying that whether she ordered any item online or not. She did not verify the details with her husband also.
- She updated all her personal information on fake link website and updated her card details also.
- She came in the trap of fraudster when they create an urgency situation. She did not even think twice and reveal the OTP to unknown person.
- She and her husband regularly ordering goods over online without taking necessary precautions, due to these fraudsters took benefit of that and duped them by fake delivery scam.



Awareness Tips by IOB Anna.....

- Remember that scammers will send out smishing text messages with links leading to fake websites used to steal personal and financial information. These text messages may appear to be from trusted organizations and may use official branding. Always use caution when asked for personal and financial information.
- Track your packages. Always keep track of your online purchases and expected deliveries. Request tracking numbers so you will know when each package is due to arrive. When you know what you are expecting, it will be harder for a scammer to fool you with the claim of a fake package delivery.
- Always question claims that you are due goods or services that you have not ordered or are unaware of, especially if you have to pay any fees upfront or updating any financial details.
- Be wary of unsolicited communications. Package delivery companies will never contact you unsolicited via telephone call.
- Please contact at Cyber Police Help Line No. 1930 in case of any 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.



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THANKS!