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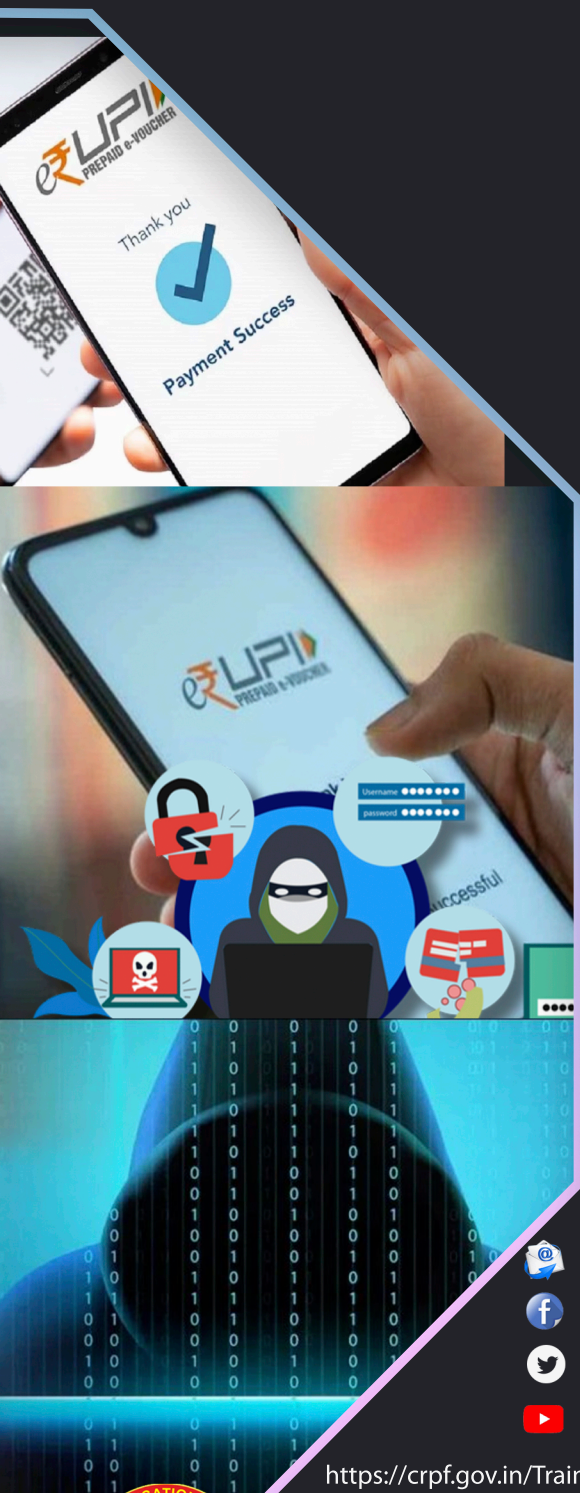
e-Newsletter

UPI and Payment App Fraud

WE NEED YOUR OTP FOR VERIFICATION?!


**SHARING IS NOT ALWAYS CARING
MUST STAY CAUTIOUS!**


theft of money from a UPI user's account through deception or misrepresentation, executed either through social engineering or by the fraudster using malware along with some social engineering.



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**Published by:-
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What are UPI Frauds and Tips

UPI fraud cases are rising, making it crucial to understand how to report fraud, prevent scams, and secure your transactions from cyber threats

UPI, or Unified Payments Interface, has made online payments more accessible and quicker with its user-friendly features. Using a Bajaj Pay UPI ID and PIN, one can send and receive money through various banks. UPI clocked its highest-ever number of transactions at 8.7 billion in March 2023. This Indian digital payment system has gained global acceptance. Countries like the UAE, Nepal, Singapore, Bhutan, and Mauritius are among the nations to adopt UPI.

UPI is an easy way to facilitate inter-bank, person-to-merchant, and peer-to-peer transactions. A common UPI fraud gets the target to download a screen mirroring app on the pretext of solving an issue and gaining full access to the phone.

Remember the golden rule – to receive the money, you never need to disclose your UPI PIN.

Common types of UPI fraud

Unified Payments Interface was developed by NPCI to ensure real-time instant payment between banks. It facilitates inter-bank, person-to-merchant, and peer-to-peer transactions. Even though it is one of the simplest methods for sending and receiving money, staying informed about typical UPI frauds is crucial. This awareness can help us stay vigilant and avoid falling victim to them.

Advantages of UPI

* UPI is an easy way to facilitate inter-bank, person-to-merchant, and peer-to-peer transactions.

* A common UPI fraud gets the target to download a screen mirroring app on the pretext of solving an issue and gaining full access to the phone.

* Remember the golden rule – to receive the money, you never need to disclose your UPI PIN.



Common types of UPI fraud

Getting someone to disclose their confidential financial information is a classic way to carry out UPI fraud.

1. Impersonating genuine sellers

Sometimes people are in the habit of Googling a shopkeeper's number to reach out to them and order things. At times, this number is that of an impostor who lists it under multiple businesses. After taking down your order, they ask you to prepay the amount via UPI and then no delivery ever reaches you.

2. Phishing

Unsanctioned payment links that appear very similar to the original URL of the merchant are sent to the victim. When they click on the link, they are directed to the UPI app where they enter the PIN, thereby permitting auto-debit from the existing UPI app leading to unauthorised debit transactions.

3. UPI fraud via unauthorised access due to screen mirroring apps

Fraudsters either reach out as bank employees or list their numbers as customer care numbers of legitimate companies on Google. The idea is to solve victim issues such as a complaint raised by the victim, KYC update, payment pending etc. Once the victim and the fraudster connect, they are asked to download third party apps such as Any Desk and Team viewer to address the grievance. These screen mirroring apps give the impersonators complete access to the victim's phone and they can carry out multiple unapproved financial transactions.

4. OTP and PIN fraud

These are widespread ways to con people across digital payment platforms from UPI to credit cards to e-wallets. People unknowingly share their UPI PINs or OTPs with scammers, who then gain unauthorised access to the victim's account.

5. UPI fraud via initiating a collect request

Fraudsters use the collect request option to scam people into getting money into their accounts. They might claim it is a debit reversal or refund, or provide other reasons, pressuring victims to authorise a 'COLLECT REQUEST' by entering their PIN under the guise of receiving money.

6. Misleading UPI handles

Fraudsters set up fake UPI social media pages, such as @BHIM2help or @NPCIDisputeTeam, specifically to contact users who have posted complaints or queries on official UPI pages. Posing as customer support for grievance resolution, they manipulate individuals into sharing personal financial information. This succeeds because victims believe these deceptive handles are legitimate, as they resemble authentic customer service channels.



ctcit@crpf.gov.in



@ctctitranchi



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Common types of UPI fraud

How to file a complaint for UPI frauds

If you suspect that you have been a victim of UPI fraud, it is crucial to act swiftly to minimise potential losses and increase the chances of recovering your funds. Here are the steps you should follow to file a complaint:

1. **Report to your UPI service provider:** Immediately inform your UPI service provider (e.g., Google Pay, PhonePe, Paytm) about the fraudulent transaction. Most UPI apps have a "Help" or "Support" section where you can report issues directly. Select the transaction in question and file a complaint through the app.
2. **Contact your bank:** Notify your bank about the unauthorised transaction. Provide them with all relevant details, including the transaction ID, date, and amount. Banks often have dedicated customer service numbers or email addresses for reporting fraud.
3. **File a complaint on the NPCI portal:** If your UPI service provider or bank is unresponsive, you can file a complaint on the National Payments Corporation of India (NPCI) portal. Visit the NPCI website and follow the instructions to register your complaint.
4. **Approach the cybercrime portal:** You can also file a complaint on the Cybercrime portal (cybercrime.gov.in). This portal allows you to report various types of cybercrimes, including UPI frauds.
5. **Contact the banking ombudsman:** If your issue remains unresolved for 30 days, you can approach the Banking Ombudsman. Submit an official complaint following the Reserve Bank of India (RBI) guidelines for digital transactions. You can do this online at cms.rbi.org.in or by sending an email to the Banking Ombudsman.
6. **Visit your bank branch:** As a last resort, visit your bank branch in person to report the fraud. Bring all necessary documents, including your ID, transaction details, and any correspondence with your bank or UPI service provider.

By following these steps, you can ensure that your complaint is properly registered and addressed, increasing the likelihood of recovering your lost funds.



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Recovering from UPI frauds: Step-by-step guide to retrieving your money

Contact bank: Report the incident to your bank's customer care, seeking a refund and providing details of the fraud.

Lodge police complaint: File a complaint at your local police station, presenting a comprehensive account, bank statements, and any relevant communication.

Cybercrime portal: Register a complaint on <https://www.cybercrime.gov.in>, furnishing details of the fraud and submitting necessary documents for official records.

How to retrieve funds sent to the wrong UPI address

If you have mistakenly sent money to the wrong recipient, here is a guide to help you recover it:

Contact the recipient: Reach out to the unintended recipient via their UPI ID or phone number, requesting a refund.

Seek bank assistance: If contacting the recipient proves futile, inform your bank with transaction details for a chargeback initiation.

UPI app customer support: Follow RBI guidelines by reporting the issue to your UPI app's customer care and providing proof of transfer for a refund.

NPCI complaint: If the problem persists, file a complaint on the NPCI portal. Select 'UPI' under 'WHAT WE DO', fill in transaction details, and categorise the issue as 'INCORRECTLY TRANSFERRED TO THE WRONG UPI ADDRESS'. Attach valid proof like your bank statement.

Banking Ombudsman: If the matter remains unresolved after 30 days, seek further assistance from the Banking Ombudsman.

How to stay safe from UPI frauds and scams in India

Financial literacy is all about the convenience of digital transactions, security of digital transactions and protection of customers, as per RBI's theme 'Go Digital, Go Secure'. The RBI guidelines for UPI frauds in banks, clearly state that while making UPI transactions, one should be alert. To receive a payment, no PIN is required. If you are being asked for a PIN or OTP, your account will be debited, and you will be sending money. This is the golden rule of being paid via UPI.

Secondly, be extra cautious while accepting payment requests. The 'COLLECT REQUEST' feature on the UPI app is being misused by imposters, to siphon off money. Remember, if you are being asked to enter a PIN, you are sending money and not receiving it, no matter how convincing the impostor sounds.

Thirdly, be wary of fake apps. These malicious apps mirror your phone and give access to scammers to misuse it.

Lastly, follow some basic dos and don'ts, not just to prevent yourself from UPI fraud but any other cyber fraud as well. Do not click on links or download attachments from unsolicited emails or messages. Never share confidential financial information.



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Do's and Don'ts to avoid UPI fraud

Do's:

1. **Secure your UPI PIN:** One of the most important things to do is to keep your UPI PIN secure. Don't share your UPI PIN with anyone, even if they claim to be from your bank or financial institution.
2. **Verify the payment receiver:** Check the receiver's details carefully before making the payment through UPI. Double-check the payee's details before authorising the transaction.
3. **Use a trusted mobile banking app:** Use a trusted mobile banking app that offers strong security features. Make sure to download the app from the official app store only.
4. **Verify the payment amount:** Make sure to verify the payment amount before authorizing the transaction. Double-check the payment amount and the receiver's details.
5. **Check transaction history:** One of the best things about UPI is that you can check the transaction history on your banking app. Check your transaction history regularly to ensure there are no unauthorized transactions.

Don'ts:

1. **Don't share your UPI PIN:** Do not share your UPI PIN with anyone. No one from the bank or financial institutions will ever ask for your UPI PIN.
2. **Don't click on unknown links:** Don't click on unknown links or respond to suspicious messages asking for your personal information or UPI PIN. These links could be phishing attacks.
3. **Don't authorize transactions without verifying details:** Don't authorise transactions without verifying the details of the receiver and the payment amount.
4. **Don't install unknown apps:** Don't install unknown apps on your phone that ask for access to your UPI account. These apps could be malicious.
5. **Don't use public Wi-Fi:** Don't use public Wi-Fi to make UPI transactions. Public Wi-Fi can be easily hacked, and your UPI PIN and other personal details may be compromised.

