

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p>	<p>प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL,1501,SHIVAJINAGAR, PUNE-411005 टेलीफोन/TELEPHONE: 1800-2334527</p>	 <p>एक कदम स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रतिबद्ध हैं</p>
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CAS no: 04-2018

18.02.2019

Dear Valued Customer,

Thank you for banking with Bank of Maharashtra!

Security of your account is of utmost importance to us. In our endeavour to continue educating our customers on security, we are hereby publishing the **Customer Awareness Series-4**. Please find the same below. Hope you find it useful and informative.

Customer Awareness Series-4

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 'AnyDesk' from Playstore or Appstore. It may be noted that there are more apps similar to 'AnyDesk' 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:

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- . 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 'AnyDesk' or similar app from Playstore or Appstore.
- . 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
Bank of Maharashtra.**