## MIZORAM POLICE PRESS STATEMENT

### No.F.14018/1/19-SMC/PART FILE/448 Dated Aizawl the 24<sup>th</sup> May. 2023

### PUBLIC ADVISORY ON DIGITAL PAYMENT FRAUD

With the increasing use of Digital Payment Systems, Mizoram has also witnessed a sharp increase in digital payment frauds. Cyber fraudsters are finding new methods to dupe vulnerable and unsuspecting citizens. Online financial frauds account for more than 75% of all cyber-crimes reported in the State. With an aim to prevent financial losses to the general public through online frauds, Mizoram Police once again appeals to public to take following precautions:

- 1. Never share your Banking password, OTP (one time password) or Debit/Credit Card details with others.
- 2. Never scan QR Code, when you are to receive money. It is only required for transferring money to other accounts.
- 3. Beware of phishing scams trying to steal your Banking or UPI information. Look out for fake emails and websites, that try to collect information and do not click on unknown/unfamiliar links.
- 4. Always use familiar websites for online shopping rather than shopping by searching products on search engines. Search results can be misleading and may lead to malicious websites.
- 5. Ignore advertisements/deals, if they claim that you can earn money with little or no work or you can make money on an investment with little or no risk. If an offer seems too good to be true, it is most likely to be a scam.
- 6. Beware of fake loan apps that provide quick and easy loans. Such illegal apps will seek a variety of information and permissions from applicants, which is then misused to blackmail them later. If using digital loan app, please ensure that it has RBI authorization.
- 7. Beware of fraudsters, who impersonate as army/police personnel advertising cheap items online.

We urge citizens to exercise extreme caution, while conducting financial transactions online. If you are a victim of financial fraud, call Cyber Helpline 1930 or register your complaints on <u>www.cybercrime.gov.in</u>.

#### **STEP BY STEP GUIDE ON REGISTRATION OF COMPLAINT AT www.cybercrime.gov.in:**

- 1. Go to the website "*www.cybercrime.gov.in*" through any mobile or computer browser (Google, Safari, etc.)
- 2. There will be two red boxes. Select the box titled '*File a complaint*".
- 3. Click on the '*I Accept'* box that comes up.
- 4. Click on '*Report Cyber Crime'*.
- 5. On the new page that comes up, first click on '*Click here for new user'* on the top right and fill up the form.
- 6. After logging into your account, register your complaint. Select the cybercrime category that pertains to you.
- 7. If you were duped of money through an online transaction, select 'Online Financial Fraud'
- 8. Enter details of the bank account from which money was sent.
- 9. If payment was done through UPI, select the UPI app (BHIM, GPay, Paytm, etc) which you used to send money.
- 10. Enter the transaction ID of where you sent the money. Note: Transaction IDs are of 12 digits. They can be obtained from your bank statement or your UPI transaction details received through SMS.
- 11. If your account had been credited without your knowledge, enter the relevant details on *'Credit Transaction details'*.
- 12. After having entered all details as required, select 'Save as draft and Next'.
- 13. On the next page, enter details of the fraudster if you are aware. Then click on 'Save as draft and Next'.
- 14. On the next page, enter the complainant/victim's details and then click on 'Save as draft and Next'.
- 15. Lastly, click on 'I Agree' and then 'Confirm and Submit'.

After this has been completed, you will receive an SMS with an acknowledgement number through which you will be able to keep track of your case.

#### ISSUED BY MIZORAM POLICE MEDIA CELL, PHQ

Copy to:

- 1) Director, I&PR for kind information and to take necessary action for wide publicity to Electronics and Print Media please.
- Director / News Editor LPS Vision/ Zonet Vision/ Doordarshan Kendra/ All India Radio (AIR), Aizawl.
- 3) President, MJA for kind information and necessary action please.
- 4) SO to DGP(M) for kind information of DGP(M).

(JOHN NEIHLAIA) IPS Inspector General of Police (Hqrs) & Chief Public Relation Officer (CPRO) Mizoram Police Media Cell

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## **DIGITAL PAYMENT INBUMNA CHUNGCHANGA THURAWN :**

Digital Payment Systems hman kan uar chhoh viau laiin hemi kaihhnawiha inbumna pawh nasa takin Mizoramah ngei pawh a sang chho chak hle a ni. Hetianga internet khawvela bum tur zawng ho hian rinhlelh nachang hre lo leh bum awlsam tur zawngin, inbum dan thar an hmu chhuak reng bawk. Tunah hian Mizorama Cyber Crime case ziah luh zinga 75% aia tam hi 'online financial fraud' kaihhnawih a ni. Chuvangin hetianga inbumna laka kan himna atan Mizoram Poice chuan a hnuaia tarlan ang hian mipuite a ngen a ni:

- 1. I banking password, OTP, Debit Card/Credit Card details te tumah hrilh suh.
- 2. Pawisa dawngtu tur i nihin eng QR Code mah scan suh. Pawisa thawn chhuaktu tur tan lo chuan engmah scan a ngai lo.
- 3. Phishing scammer te hian i Bank leh UPI information pawimawh ruksak che an tum reng tih hria la, email leh website lemah te, link hriat chian lohah te lut mai mai suh ang che.
- 4. Online-a thil i lei dawnin Search Engine atanga product zawn hi a him tawk lo thin a, chuvangin online shopping website hriat chian saah ngei thil enin lei thin ang che.
- 5. Engmah thawk mang lova pawisa hlawh theihna te, pawisa dah punna hlawk lutuk leh him si tih ang chi, thil tha uchuak lutuk ang hi inbumna a ni tlangpui tih hria ang che.
- 6. Awlsam leh rang taka Loan pe chhuak thei anga insawi application leh website lakah fimkhur ang che. Loan pe turin mimal thil pawimawh tinreng an dil a, heng te hi a hnua blackmail lehna atan te an hmang thin a ni. Loan App i hmang a nih pawhin RBI phalna nei an ni ngei em tih chian ang che.
- 7. Police/Army anga insawi a, thil tlawm tak taka tiral duh anga online-a inzuar thinte hi misual an ni tlangpui tih hre bawk ang che.

Online a sum chet velna tur thil khawih reng rengin theihtawpa fimkhur turin mipuite kan chah nawn leh a, hetianga bumna tuartu i nih chuan Cyber Helpline 1930ah emaw, <u>www.cybercrime.gov.in</u> ah emaw complaint i thehlut thei a ni.

## <u>A HNUAIA TARLAN ANG HI www.cybercrime.gov.in AH COMPLAINT THEHLUH</u> <u>DAN A NI.</u>

- 1. Mobile leh Computer browser (Google, Safari, etc.) eng atang pawhin <u>www.cybercrime.gov.in</u> i lut ang.
- 2. Box sen pahnih a lo awm ang a, "*File Complaint*" tih zawkah i lut ang.
- 3. "*I Accept*" tih a lo lang ang a, i lo click ang.
- 4. *"Report Cyber Crime*" tih i hmu ang a, i click ang.
- 5. Page that a lo inhawng ang a, "*Click here for new user*" tihah lutin, form i fill-up ang.
- 6. Account i logged-in hnuah cyber crime category thlanna a lo awm ang a, i report duh category i thlang ang.
- 7. Online transaction hmanga bum i nih chuan "Online Financial Fraud" i thlang ang.
- 8. Pawisa thawn chhuaktu bank account details i chhu lut ang.
- 9. UPI hmanga pawisa thawn a nih chuan i UPI App hman (BHIM, Gpay, Paytm, etc.) i thlang ang.
- 10. I pawisa thawn chhuahna Transaction ID i chhu lut ang.

Hriattur: Transaction ID hi digit 12 a ni a, pawisa i thawn a bank atanga SMS i dawn thin angah khan a awm.

- 11. I account-ah i hriatlohvin pawisa a lo lut a nih chuan "*Credit Transaction Details*" tihah khan a tul angin i fill up bawk dawn nia.
- 12. Hetianga a tul i tih zawh hnu hian "Save as Draft and Next" tih i thlang ang.
- 13. A phek dawt lehah a misual/bumtu i hriat chuan a details i fill up ang a, "*Save as Draft and Next*" i thlang leh ang.
- 14. A phek dawt lehah a tuartu/a complaint tu details i fill up ang a, "*Save as Draft and Next*" i thlang leh ang.
- 15. "I Agree" i thlang ang a, chumi hnuah "Confirm and Submit" i thlang leh dawn nia.

Hetianga i tih zawh hnu hian SMS in acknowledgement number i dawng ang a, chumi hmang chuan i case chinchang i enzui duh hunah i enzui thei ang.

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