केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

BEWARE OF ONLINE FRAUDS

Fraudster Sending a link/ QR Code/ Cash Back offer:

Fraudsters contact the customers and usually disguise themselves as a bank/telecom/Other Service Provider representative to get their attention and lure them with some temptation like cash back, coupons etc. or for blocking/unblocking of your bank account/ Debit/ Credit Card or providing refund for earlier failed transactions/ wrong payment, etc. Further, following are the few approaches followed by fraudsters:

a) The Fraudster ask the customer to open a specific UPI Application viz. Google pay, Phonepe, etc. and ask them to go on New Payment option. Users are asked to enter account number and other details by the Fraudster. The fraudster then asks to mention "Refund"/ "Cashback" / "Reward", etc. in the Remarks/ Narration column (just to divert the customer/user) Fraudster persuade users that "it is just a dummy transaction/formality/etc. and no amount will be debited from their accounts and convince them that amount mentioned in the AMOUNT Column will be credited to the Customer's account as a Reward/ Cashback amount by performing this transaction". Eventually, following the above steps, this lead to debit of money from customers/users account.

b) Fraudsters also send "collect request" or "refund request" or "link" (saying it is cashback, reward etc.) to users using Virtual Payment Address (for ex: name@bankname) via UPI apps.

Most users authorize these requests without paying attention, and this can lead to any amount of money being collected from their account.

By following the above modus operandi, the fraudster is trapping customers and eventually the account of customer is getting debited leading them to financial loss.

Safety Tips:

a) Never share any personal banking details like- Debit Card/Credit Card Number, Expiry Date, CVV, Password, OTP etc. with any person. Bank never asks for any sensitive information
b) Never download unknown applications on your phone/devices based on a call from unknown/ third person (Even person claiming to be bank officials). Some apps can forward SMS/Notification received on your phone to other devices and/or allow Remote Access to the third person. This may enable fraudsters to get your OTPs and perform transactions leading you to financial loss.
c) Never click or open any unknown/ malicious links.
d) Be cautious while scanning QR Code as it may lead to debit your bank account, upon authentication of UPI Pin.
e) Never search for Bank's Customer Care number from Google or any other website. To get the correct Customer Care Number of the Bank, kindly go to Canara Bank's official website- https://www.canarabank.com only.
f) Please note that for receiving any money PIN is NOT required. Always review your transaction before entering UPI PIN/ MPIN/Transaction Password as it will lead to debit in your account.

Our Toll Free No. - 18004250018, 18001030018, 18002083333, 180030113333