

33. DISCOUNT FRAUD



Dos-

- ✓ Always verify the authenticity of a person/institution offering any deal or offer.
- ✓ OTP SMS will have other details like amount / merchant name / beneficiary name of intended transaction. Always read the OTP SMS alerts thoroughly before use.
- ✓ Report the incident to the nearest Cyber Crime Police Station and National Cyber Crime Reporting Portal at <https://cybercrime.gov.in>.



"There is a 20% discount if you pay online through your credit/debit card."

"Okay, I will pay online."

"Tell me your 16-digit card number, CVV and expiry date on the card."

"The 16-digit number is 5869*****456, CVV is 256 and expiry date is 11/24."

"You will get an OTP; please share it."

"The OTP is 4256."

"Your booking is confirmed, Sir. You will shortly receive an SMS."

"Okay. Thank you!"

After some time, Raju received SMS alerts on his phone. 'Rs 50,000 was debited from your account.' Raju immediately called the person, but he did not answer. Raju realized the person was a fraudster, and he should not have shared any card details with him.

Don'ts-
X Don't share your Credit/Debit card details and OTP with anyone.