

## **BEWARE OF CYBER FRAUDS** *involving* Aadhaar-enabled Payment System (AePS)



### What is AePS?

Aadhaar Enabled Payment System (AePS) allows the merchant to accept payment from a customer of any bank, by authenticating the customer's biometrics.

The only inputs required for a customer to do a transaction under this scenario are:-

- Bank Name
- Aadhaar Number
- Biometrics captured during enrolment

# How is AePS exploited for cyber frauds?

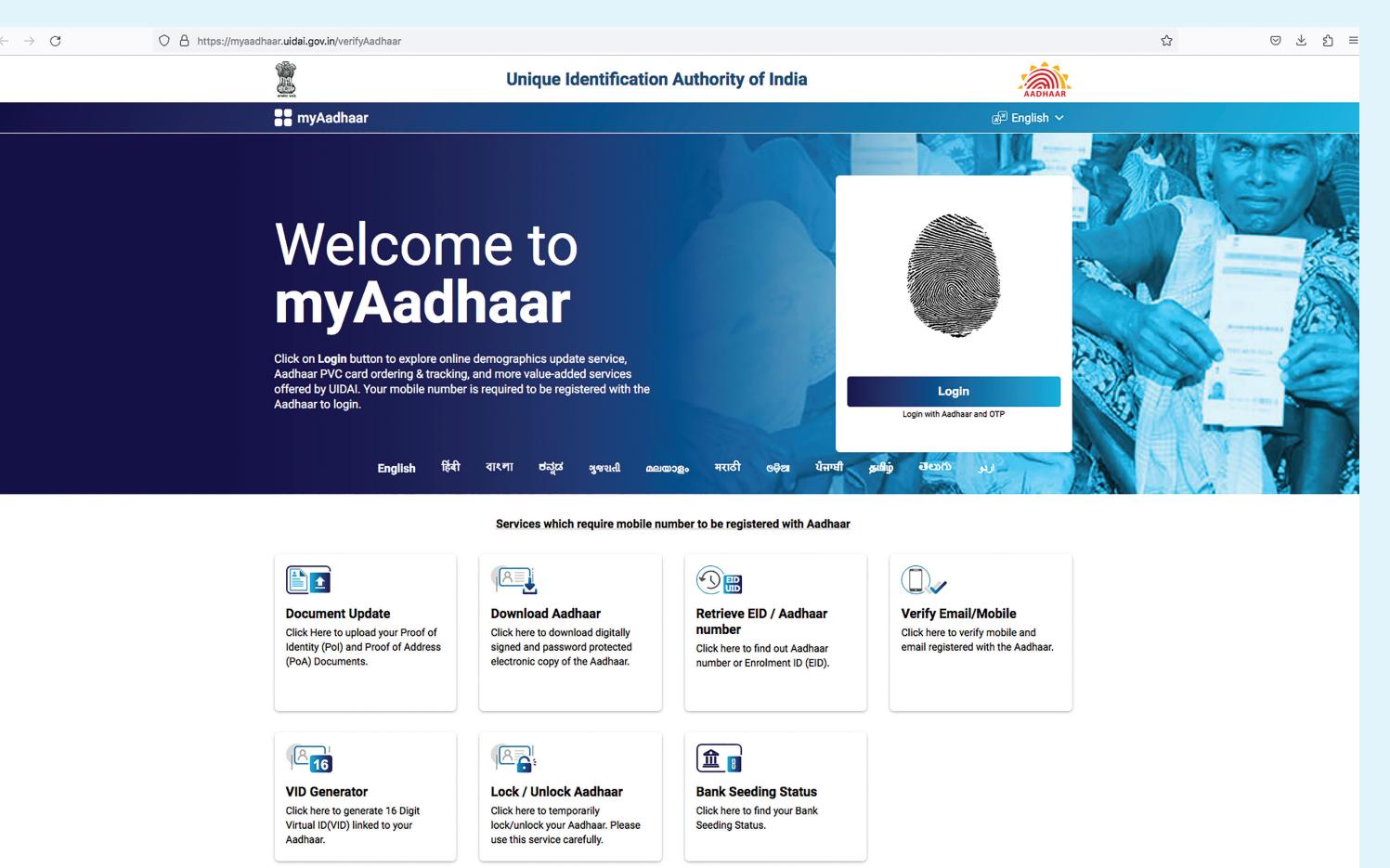
- Cybercriminals obtain leaked biometric information and they misuse the biometric data using which they transfer money from users' bank accounts.

### Security Measures

- To prevent misuse of Aadhaar data, users are advised to lock the biometrics using the m-Aadhaar app or Unique Identification Authority of India (UIDAI) website
- For locking UID, residents should have a 16 digit VID (Virtual Identification) number and it's a pre-requisite for locking. If resident don't have VID, it can be generated via SMS service or website.
- To know the virtual ID, from registered mobile number, send SMS :

## Visit website *https://uidai.gov.in/* and click on *"My Aadhaar"* tab and

under the 'Aadhaar services', click on 'Aadhaar lock/unlock'.



#### Enter Virtual ID, full name, PIN Code and OTP received on

#### **RVID <last 4 digits of Aadhar> to 1947**

registered mobile number. Once UID is locked you will get a confirmation message on screen.

← → C O A https://myaadhaar.uidai.gov.in/lock-unlock-aadhaar		☆ ♡ ± 约 ≡
Unique Identification Author	rity of India	
and a second s	a <sup>™</sup> English ∨	
Dashboard > Lock / Unlock Aadhaar     Please enter required details to Lock/Unlock Aadhaar   Image: Inter Virtual ID   Enter Full Name   Enter Pincode   Enter Captcha   Image: Inter Captcha   Image: Inter Captcha   (Image: Inter Captcha (Image: Image: I	<ul> <li>Faq</li> <li>What details can I update through Update Aadhaar online Service?</li> <li>Is there any fee involved for Online updation of Demographics details?</li> <li>How many times Aadhaar data can be updated?</li> <li>What changes can I do to my name in Aadhaar?</li> <li>What documents are required for Online</li> </ul>	
	How can I submit my supporting documents in case of Address Update online Service?	
	Can I update my date of birth through Update Aadhaar online Service?	

For unlocking also same steps can be adopted.

If the customer is not using AePS services, the same can be disabled by requesting Bank Branch



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