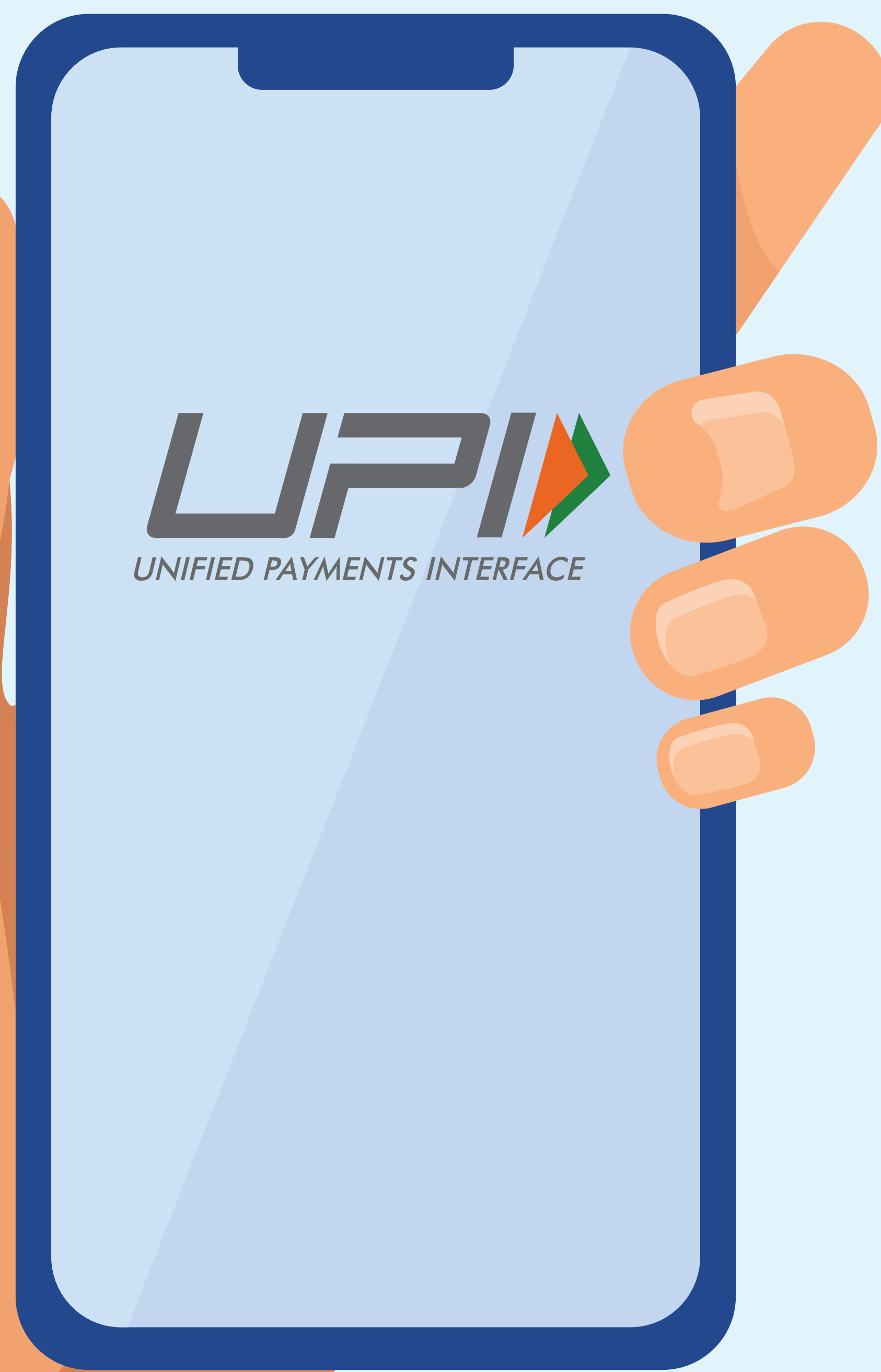




BEWARE OF CYBER FRAUDS

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

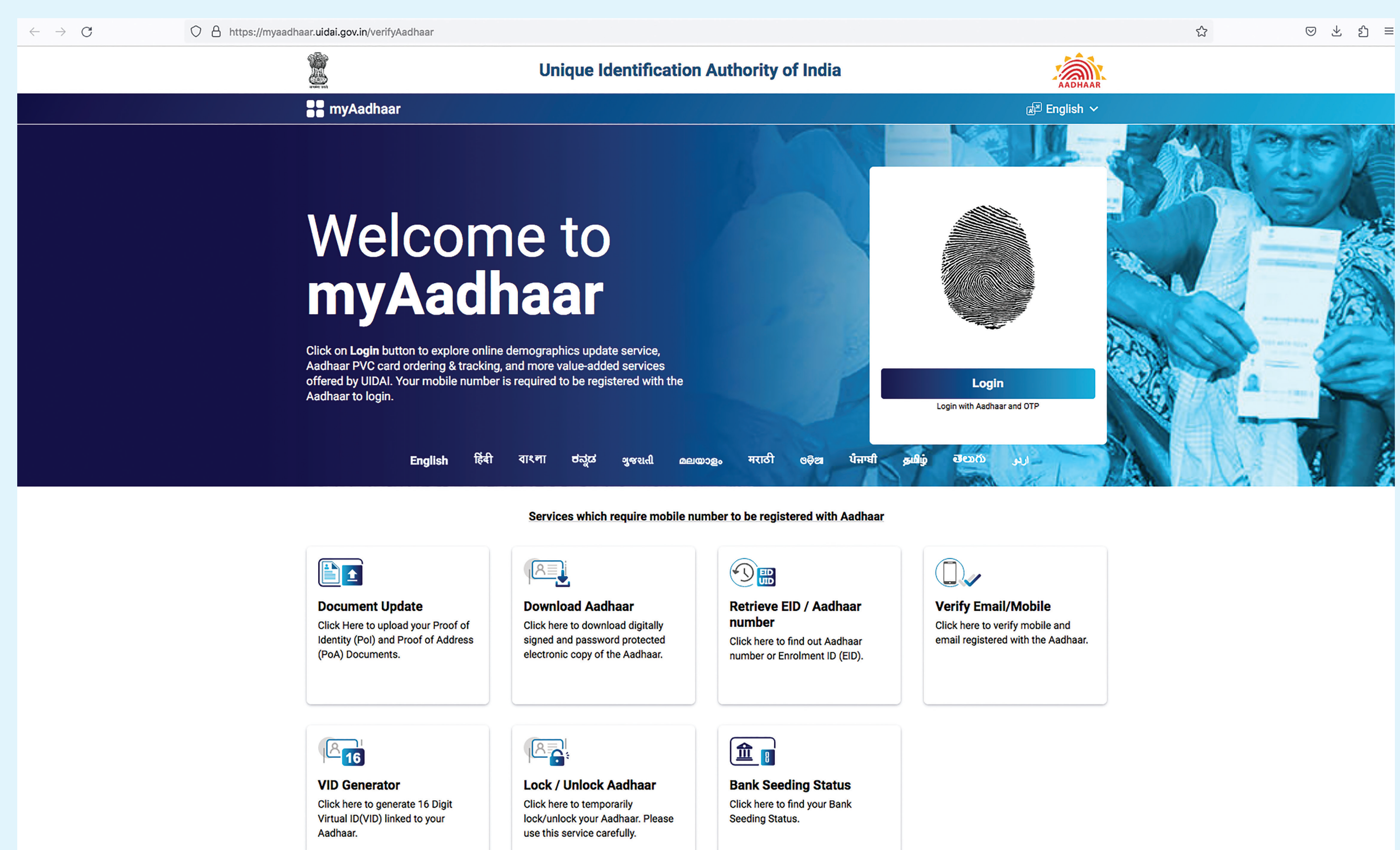
How is AePS exploited for cyber frauds?

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

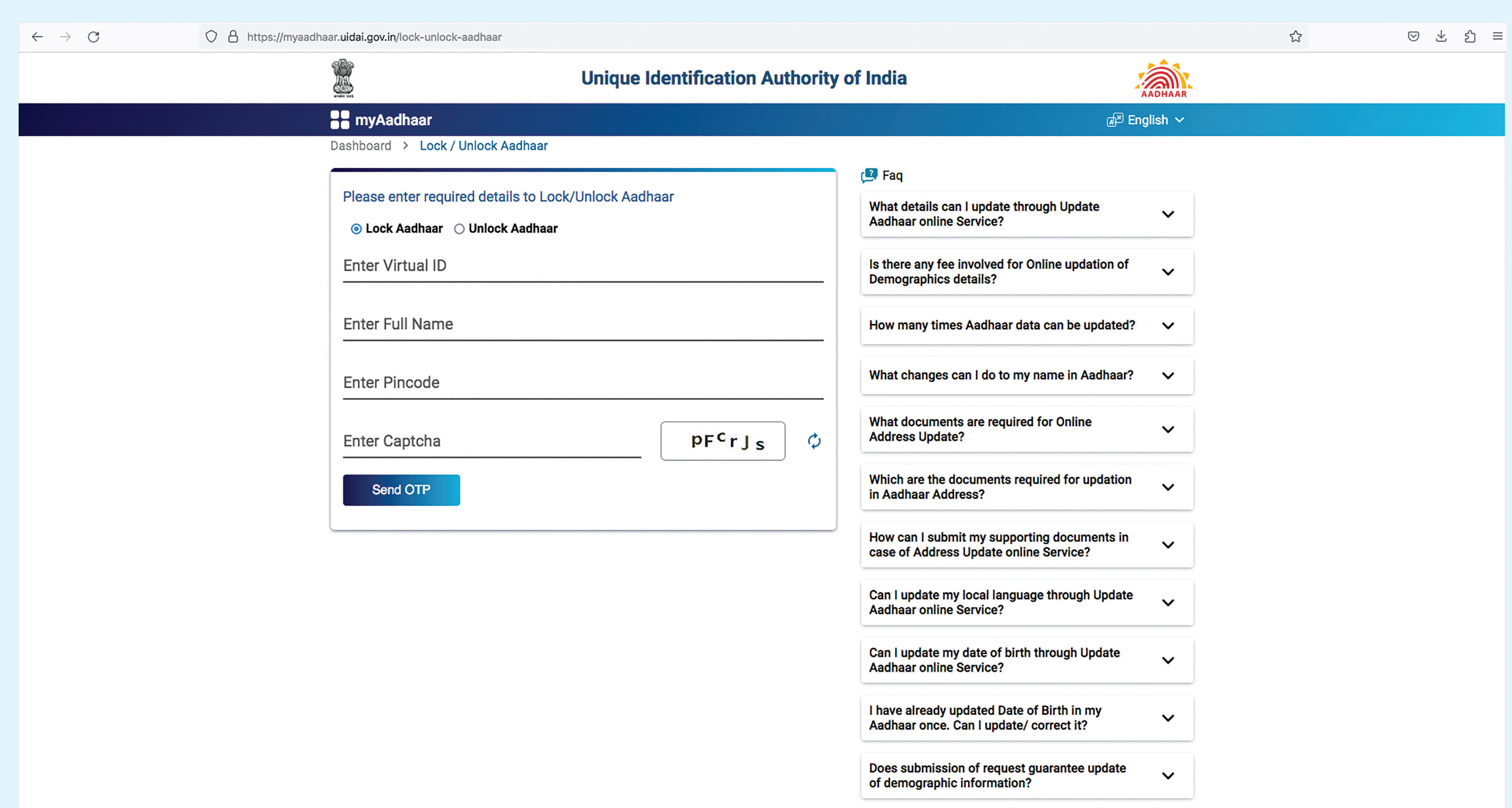
Security Measures

- 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 : **RVID <last 4 digits of Aadhar> to 1947**

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



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