

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:647
ANSWERED ON:24.11.2006
MOBILE TELEPHONE TOP UP CARDS
Chowdhury Shri Adhir Ranjan;Nikhil Kumar Shri

Will the Minister of FINANCE be pleased to state:

- (a) whether the Union Government is aware that mobile telephone top up cards from the UK are being used in the country to copy information from ATM and credit and debit cards allowing scamsters to steal money from Indian bank accounts;
- (b) if so, the details thereof;
- (c) whether RBI has recently expressed concern over the use of such cards; and
- (d) if so, the corrective steps taken by the Government in this regard?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) & (b): Reserve Bank of India has informed that some persons used fake plastic cards other than credit/debit cards at ATMs to effect withdrawal of cash. It has also been reported that telephone top up cards issued by UK based telephone companies with magnetic stripe were used for the purpose. The case pertained to the cards issued by banks based in UK and used in India.

(c) & (d): Reserve Bank of India has issued instructions to all commercial banks in June, 2006 listing out various measures that could be initiated by them to prevent perpetration of such frauds. These include Customer awareness measures through hand-outs, display at ATM terminals, website etc and also operational/security measures to be adopted by banks. These include greater surveillance of ATMs by closed circuit cameras, monitoring suspicious ATM account activity, evaluation of latest security features like anti-skimming features and pro-actively monitoring security related alerts/ reports received from vendors, associations like VISA/Mastercard etc.