पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम)



Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

CALL MERGING SCAM

CYBER JAAGROOKTA DIWAS 05-03-2025

Think Before You Merge Calls – Scammers Are Listening !!!





Scammers use call merging to trick victims into unknowingly sharing sensitive information, particularly OTPs (one-time passwords), to gain unauthorized access to bank accounts or other secure platforms.

How Scam Works ??

Unexpected Call

A scammer calls you, claiming they got your number from a mutual friend or another believable source.

01

Request of Merging

Scammer asks to merge call with another number.

Linking to **OTP Call**

As the Call merges, unknowingly the call connects with an automated OTP verification call from bank.

03

Sharing OTP

Scammer convinces to share the > OTP by pretending it's necessary for verification.

How to Protect Yourself??

Never Merge Calls with Unknown People

Always verify the Caller's **Identity**, refuse immediately if unknown person asks you to merge calls.

Verify Caller Identity

If someone claims to be from your bank, call the bank directly using their official customer care number.

Banks Never Ask for OTPs Over Calls

Any request for an **OTP** over a phone call is a red flag for fraud.

Report Suspicious Activity

If you receive an unexpected OTP for a transaction you did not initiate, call 1930 (National Cybercrime Helpline) and inform your Bank.









