Cyber Safety for Everyone

3rd Edition

By
JaagoTeens

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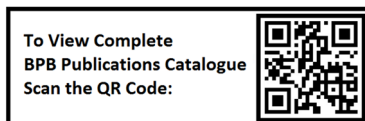
Dedicated to

To the children and teens who attended our workshops.
Your curiosity, enthusiasm, and honest feedback were the
driving force behind our continuous improvement. With each
suggestion, and question, we refined our presentation and
deepened our commitment to cyber safety.
This book is dedicated to you—our young advocates for
a safer digital world.

Foreword

Children's online life is different from those of grown-ups, if their online safety is a constant worry this book is a great resource to use. It tells you the kind of trouble children can get into, when they are online, and suggests simple yet effective ways to deal with such situations.

JaagoTeens has written the book based on their live interactions with students, and most of the examples given here are true incidents. Schools have been inviting them for repeat sessions because they are aware of the issues plaguing students of various age groups, and are able to address the same.

The extensive shift to online platforms (driven by the recent Covid pandemic) underscores, more than ever before, the importance of internet safety. This book can equip the reader with various Internet Safety concepts.

The topics here range from fundamental safety to even an introduction to AI.

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About the Authors

Leena Gurg and **Usha Subramaniam**, co-authored the book "Cyber Safety for Everyone." They wanted to help people stay safe on the internet. So, with a couple of friends, they started **JaagoTeens** in 2010. Leveraging various formats, including dynamic and innovative game-based learning workshops and events, JaagoTeens has reached out to over 120,000 individuals.

Supported by enthusiastic and well-trained college volunteers, the team actively encourages positive internet usage and responsible behavior. The insights gained from online challenges and experiences during these workshops have been meticulously documented, with select content compiled into this exceptionally valuable book.

Leena, has an academic background in M.Sc. (Hons.) Physics, a PG diploma in Computer Science and Applications, and a B.Ed. She brings 25 years of teaching experience to this project. Meanwhile, Usha, a seasoned freelance writer, complements Leena's expertise, resulting in this unique and engaging book that holds particular relevance in the digital age.

Acknowledgement

Preface

Cyber Safety for Everyone gives you practical advice, real-world examples, and actionable steps to enhance your digital safety. JaagoTeens aims to equip its readers with essential knowledge and practical guidance to navigate the digital space securely.

Children's online experiences differ from ours, but understanding the potential pitfalls helps us prepare and guide them in the virtual world. Just as we teach kids about real-world risks, it is essential to educate and caution them about the online environment.

Whether you are a parent, a grandparent, a student, or a professional, this book provides valuable insights into staying safe online.

Additionally, the book offers practical advice to prevent financial losses due to fraudulent transactions, drawing from my own unfortunate experience.

Chapter descriptions

Chapter 1: Digital Payments in India: Trends and Security – This chapter will help you discover trends, security measures, and best practices for safe financial transactions in the digital age.

Chapter 2: Digital Payments and Cybersecurity Challenges – This chapter will enable you to understand the risks associated with digital payments and learn how to protect yourself from cyber threats.

Chapter 3: Avoiding Online Shopping Risks and Job Scams – In this chapter you will get introduced to the essential concepts for navigating the online world securely.

Chapter 4: An Introduction to Internet Safety – This chapter will help you explore the intersection of our physical and digital lives and learn to balance both effectively.

Chapter 5: Real World and the Virtual World – This chapter serves as a practical guideline to follow while using digital platforms and devices.

Chapter 6: Basic Do's and Don'ts – This chapter will serve as a practical guideline to follow when using digital platforms and devices.

Chapter 7: Parental Control Options – This chapter will help the parents gain strategies to ensure their children's safety online.

Chapter 8: Online Gaming – This chapter will help you gain tips for safe gaming experiences and responsible behavior.

Chapter 9: Recognizing Cyberbullying and Dealing with It – This chapter will help you identify and address cyberbullying incidents effectively.

Chapter 10: Privacy of Personal Information – This chapter will help you learn how to safeguard your sensitive data online.

Chapter 11: Online Predators – This chapter will help you understand the strategies to protect yourself and your loved ones from online threats.

Chapter 12: Smartphone Safety, Your Phone Isn't Smart, But You Are! – This chapter will help you understand the risks associated with smartphones and adopt safe practices.

Chapter 13: Reporting Cybercrime and Laws that protect against Online Harassment – This chapter will enable you to understand your rights and the legal framework to combat online harassment.

Chapter 14: Online Plagiarism – This chapter will help you understand the importance of original content and ethical practices.

Chapter 15: Privacy Settings for Various Online Platforms – This chapter will help you learn how to configure privacy settings on various online platforms.

Chapter 16: A Downloadable JaagoTeens Presentation – In this chapter you will access a downloadable presentation to educate others about cyber safety.

Chapter 17: Information Technology – This chapter will help you understand the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules 2021.

Chapter 18: Artificial Intelligence (AI) keeps you safe in the Real World and the Online World – In this chapter you will discover how AI contributes to safety in both the real and online worlds.

Table of Contents

Chapter 1. Digital Payments in India: Trends and Security

Introduction

Online payments provide a convenient alternative to traditional cash transactions, eliminating the need to carry physical currency. Digital transactions result in a reduced use of physical currency and paperwork, contributing to environmental sustainability.

According to Press Information Bureau, India has emerged as a global leader in digital payment systems, crossing over 10,998 crore transactions during current financial year till 27.11.2023. (Source:https://pib.gov.in/PressReleasePage.aspx?PRID=1985240) .

A diverse array of digital payment modes, including UPI, IMPS, NACH, AePS, NETC, debit cards, credit cards, NEFT, RTGS, PPI, and others, contribute to this remarkable success.

Noteworthy achievements in online payments were observed in 2023, with Tamil Nadu, Maharashtra, Uttar Pradesh, and Karnataka leading in transaction volumes (Source: npci.org.in).

It is heartening to observe that even street-side vendors and small-scale service providers, such as plumbers and electricians, are embracing online payment methods. This underscores the widespread acceptance of this mode of transaction in the country.

Despite its popularity, it is crucial to acknowledge that users require training to ensure the secure use of online payment modes. The swift nature of online payments increases the likelihood of errors, emphasizing the importance of users fully comprehending the process and avoiding impulsive payment decisions.

Digital transactions result in a reduced use of physical currency and paperwork, contributing to environmental sustainability.

Digital payments are widely accepted, even by street vendors and small businesses, showing broad approval and the importance of accessibility and education.

While many people have embraced online payments, there is still a segment, especially among senior citizens, who may benefit from community efforts to educate and facilitate their navigation through the digital payment landscape.

To sum up, embracing online payments in India brings forth numerous benefits, ranging from convenience and security to reinforcing the country's standing in the global digital landscape. However, continuous learning and updating oneself is essential for users to protect themselves from the risk of financial loss.

Top 5 Payment methods used in India

India has a diverse range of payment methods, reflecting the country's rapid adoption of digital transactions. Here are the five most common ways to pay without cash.

- **Unified Payments Interface (UPI):** UPI has gained immense popularity in India for its simplicity and ease of use. It allows users to link multiple bank accounts to a single mobile application and facilitates instant money transfers, bill payments, and online shopping.

  UPI is used on mobile devices to instantly transfer funds between two bank accounts.

- **Debit Cards:** Debit cards are widely used in India, allowing users to make digital payments directly from their bank accounts. Whether online or at point-of-sale terminals, debit cards offer a convenient and familiar way to transact digitally. The amount spent using a debit card is deducted directly from their linked bank account in real-time. Since debit cards access the user's own funds, there is no accumulation of interest charges. Debit cards help users manage their spending by limiting transactions to the available balance in the linked bank account.

- **Credit Cards:** Credit cards are widely accepted in India, both online and offline. A credit card allows the cardholder to borrow money up to a predetermined credit limit. The funds used for purchases are essentially a short-term loan from the credit card issuer. If the cardholder doesn't pay the full balance

by the due date, interest is charged on the remaining balance as using a credit card involves borrowing money. Credit cards are often used for larger transactions and provide benefits like reward points and cash-back.

- **Mobile Wallets:** Mobile wallet apps like PhonePe, Google Pay, and Paytm have become prevalent in India. Users can load money into these wallets by transferring it from their bank account using UPI, debit/credit card or net banking, and use the stored balance for various transactions. This includes bill payments, mobile recharge, and online shopping.

  It's crucial to exercise caution when saving sensitive information, such as debit card or credit card details. While the convenience of having your payment information readily available in your wallet can be useful, it also poses potential security risks if your phone falls into the wrong hands.

  Setting a strong password, PIN, or using biometric authentication (such as finger print or facial recognition) is indeed a good practice to help protect your phone and the sensitive information stored on it.

- **Net Banking:** Online banking services provided by banks allow users to access their accounts, transfer funds, pay bills, and perform various financial transactions through the bank's website or mobile app. Net banking remains a popular digital choice for the users who are more comfortable with traditional banking methods. Individuals can conduct banking activities from home through their smartphones, laptops etc. It uses features like NEFT, RTGS or IMPS.

  Avoid using public Wi-Fi networks for transactions involving personal or financial data, and always log out of your online banking

Many Indians using these payment methods demonstrates India's fast adoption of digital finance and banking technology.

session when you're finished to enhance security. Avoid clicking on links or providing personal information in response to unexpected emails, messages, or phone calls claiming to be from your bank.

These payment methods contribute to the country's transition towards a cashless economy, as they offer their users a wide range of options for secure and convenient digital transactions. The popularity of these methods may evolve as technology advances and new innovations in digital finance emerge.

Navigating Digital Payments Without Internet

*99#

A digital payment requires an internet connection to be successfully processed. Payments through USSD (Unstructured Supplementary Service Data) mobile banking are particularly useful in regions where internet connectivity may not be available. The innovative payment service *99# works on USSD channel. This inclusive approach not only facilitates financial inclusion in underserved areas but also empowers individuals who may not have access to advanced technology. Additionally, the USSD-based *99# service is not bound by geographical limitations, making it a versatile and widely applicable solution for diverse communities.

*99# service's lack of geographical limitations makes it widely applicable and empowers diverse communities to engage in digital transactions.

Steps to start using *99# are as follows:

1. Dial *99# from your registered mobile number.
2. You will get a pop up to select your bank.
3. Once you select your bank account
4. To create your UPI Pin, enter the last 6 digits of your debit card number.
5. Enter the expiry date on the card.
6. Enter and confirm a UPI Pin.

7. Your UPI Pin is now set.

8. Dial *99# to start using its features

Here are some common activities that can be checked or initiated through this service:

1. Send money

2. Request money

3. Balance enquiry

4. My Profile changes, if any

5. Pending Requests reviews

6. Transactions

7. UPI Pin setting/changing

It is important to note that the specific functionalities available may vary based on the bank and the services they offer through the *99# USSD channel. Users can typically access a menu of options and follow the prompts to perform the desired transactions.

UPI Lite X

In the absence of an internet connection, the option to utilize UPI Lite X for making payments exists. It requires the sender and receiver to be in proximity, utilizing NFC (Near Field Communication technology) to transfer funds from one on-device wallet to another. The transaction occurs directly between wallets, it is not between bank accounts. **Check if your phone has NFC and it is turned on before using this feature.**

UPI Lite is like a mobile wallet on your phone. First, you add money to it from your bank. After that, you can make quick payments even without the Internet, thanks to this on-phone wallet.

Source: https://bfsi.economictimes.indiatimes.com/news/fintech/explained-what-is-upi-lite-x-and-how-is-it-different-from-upi-lite/103577131

Requirements for making digital payments

To begin using digital payments, you typically need the following:

1. **Bank Account:** Most digital payment methods require you to link a bank account. Ensure that you have an active bank account.