

# Preventing Financial Frauds: Regulatory and Institutional Safeguards for Voice Calls and SMS

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## Introduction:

The rise in digital transactions has increased fraud risks, making mobile numbers key targets for misuse in scams involving OTPs, transaction alerts, and account verification. Therefore RBI has issued the circular on [Prevention of financial frauds perpetrated using voice calls and SMS – Regulatory prescriptions and Institutional Safeguards](#) ('Circular') for the purpose of mitigating the frauds taking place by scamsters in multiple ways by using the customer mobile number.

## Applicability:

The circular is applicable on the following:

- All Commercial Banks (including Regional Rural Banks, Small Finance Banks, Payment Banks, and Local Area Banks)
- All Primary (Urban) Co-operative Banks, State Co-operative Banks, District Central Co-operative Banks
- All Prepaid Payment Instrument Issuers
- All Non-Banking Financial Companies (including Housing Finance Companies)
- All Credit Information Companies
- All Payment Aggregators
- All Payment Systems Participants & Payment System Providers

hereinafter collectively referred to as regulated entities ('REs')

## Effective Date:

All REs are advised to ensure compliance with these instructions expeditiously.

## Regulatory requirements for Regulated Entities (REs) to Prevent Mobile Number Misuse as per circular being issued by RBI :

1. **Use Mobile Number Revocation List ('MNRL') on Digital Intelligence Platform ('DIP') by Department of Telecommunication** : Monitor and clean customer databases, verify and update registered mobile numbers, and perform enhanced monitoring of accounts linked to these revoked numbers to prevent fraud and money mule activities.

2. **Register Customer Care Numbers:** Submit verified details of the customer care numbers to DIP for publication on the **Sanchar Saathi** portal [sancharsaathi.gov.in](http://sancharsaathi.gov.in) by emailing the DOT at [adg.diu-dot@gov.in](mailto:adg.diu-dot@gov.in).
3. **Using following Numbering Series for Calls:**
  - Use ‘160xx’ for transactional/service calls.
  - Use ‘140xx’ for promotional calls.
4. Adhere to **TRAI’s commercial communication guidelines** (*Mentioned below*)
5. **Conduct Customer Awareness:** Educate customers via **emails, SMS, and vernacular languages** about secure communication practices.

### TRAI’s Guidelines on Commercial Communications

Below is the summary of the Annexure provided in the Circular. All the REs, as applicable under the circular, sending commercial communication using telecom resources through voice calls or SMS shall comply with the following guidelines:

S.No.	Particulars	Actionable												
1.	<b>Registration on DLT (“Distributor Ledger Technology”) Platform</b>	<p>a) <b>Registration of REs/senders:</b></p> <ol style="list-style-type: none"> <li>i. Registration with Telecom Service Providers (TSPs) on DLT platform.</li> <li>ii. No commercial communication unless registered.</li> </ol> <p>b) <b>Use of ‘140/ 160’ numbering series for making commercial voice calls:</b></p> <ol style="list-style-type: none"> <li>i. Only ‘140/160’ series to be used for commercial voice calls.</li> <li>ii.</li> </ol> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Particulars</th> <th>‘140’ series</th> <th>‘160’ series</th> </tr> </thead> <tbody> <tr> <td>Allocation purpose</td> <td>Promotional voice calls</td> <td>Transactional and service calls</td> </tr> <tr> <td>Calls to whom</td> <td>Customers or prospective customers</td> <td>Existing customers</td> </tr> <tr> <td>Operation</td> <td>Migrated to DLT Platform</td> <td>Under progress</td> </tr> </tbody> </table> <ol style="list-style-type: none"> <li>iii. REs which are already using ‘140’ series shall be required to register their details on their respective Access Provider’s portal once intimated by the Access Provider.</li> <li>iv. Use of ‘160’ series for promotional purposes may lead to disconnection of telecom resources to the senders in addition to other actions.</li> <li>v. Registration of voice headers with TSPs.</li> <li>vi. Commercial communications through voice to the customers</li> </ol>	Particulars	‘140’ series	‘160’ series	Allocation purpose	Promotional voice calls	Transactional and service calls	Calls to whom	Customers or prospective customers	Existing customers	Operation	Migrated to DLT Platform	Under progress
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		<p>using such registered voice headers only.</p> <p>vii. Prohibition to use 10-digit fixed line/ mobile number either directly or through their employees or channel partners, DSAs, BPO partner, in-house or outsourced Call Center etc.</p> <p><b>c) Registration of Headers for sending SMS messages</b></p> <p>i. Commercial communications can only take place using registered headers assigned to the REs.</p> <p>ii. Headers to be registered with TSPs.</p> <p><b>d) Registration of Content Templates</b></p> <p>i. Message content templates to be registered with TSPs.</p> <p>ii. Content template consists of:</p> <ul style="list-style-type: none"> <li>● <b>Variable Component:</b> which is specific to the particular transaction for a particular recipient (customers of Banks etc) or may vary for different customers on account of reference to different particulars.</li> <li>● <b>Fixed Component:</b> which is common across all commercial communications sent to different recipients (customers of Banks etc) for the same or similar subject.</li> </ul> <p>e) Sending commercial communications by engaging only Registered Telemarketers ('RTMs') or establish the direct connectivity with the TSPs</p>
2.	<b>Digital Consent Acquisition ('DCA')</b>	<p>a) Digital Consents are recorded on the DLT platform by the Access Provider.</p> <p>b) DCA enables REs to send promotional communications over SMS and voice to its customers who have opted to block all promotional communications through DND registration.</p> <p>c) REs shall onboard the DCA system deployed by Access Providers.</p>
3.	<b>Confidentiality and Security of Customer Data</b>	<p>Action on part of the REs to maintain confidentiality and security of details related to commercial communication and prevention of misuse/leakage thereof are as follow:</p> <p>a) Ensure protection of customer data/information</p> <p>b) Implementing measures to prevent unauthorized access or misuse.</p> <p>c) Taking necessary remedial steps in case of data misuse or leakage.</p> <p>d) Ensuring compliance by authorized personnel, including RTMs, employees, agents, representatives, and associates.</p> <p>e) Include safeguards in agreements with RTMs to prevent data misuse. Ensure RTMs use only registered headers, templates, and numbers on an Access Provider's DLT portal.</p> <p>f) Ensure a minimum number of aggregators in the chain (not preferably more than one or two).</p> <p>g) Disable compromised headers/templates and report misuse or data</p>

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		<p>leakage to Law Enforcement or Cybercrime Agencies. The Sender is accountable for such incidents and must take action against the offending Telemarketer(‘TM’).</p> <p>h) Declare full RTM chain to the Access Provider who shall publish the same on the DLT platform once the Access Provider provides such facility for disclosure.</p>
4.	<b>Measures to curb misuse of Headers and Content Template</b>	<p>REs shall ensure the following to curb the misuse of headers and content templates:</p> <p>a) Register the minimum required number of headers and content templates and shall review and re-verify the same, on a periodical basis.</p> <p>b) Headers not frequently used can be kept in temporarily blocked conditions to avoid misuse.</p> <p>c) To classify header as permanent or temporary at time of registration; temporary to be deactivated at the time of expiry.</p> <p>d) To use minimum variable parts in the content template.</p> <p>e) Pre-tag variable parts (e.g., date, name, currency, URLs) for intended use only. No additional information should be included to prevent misuse.</p> <p>f) Use only whitelisted URLs, APKs, OTT links, and callback numbers in message content.</p> <p>g) REs shall not use any URL shortening service or short URLs unless they indicate that it has a relation with the RE, eg. <a href="https://bit.ly.com/abcdbank.com/xxxxx">https://bit.ly.com/abcdbank.com/xxxxx</a>.</p> <p>h) Ensure that transactional/service templates shall not contain any promotional content. Mixing promotional elements will classify the template as promotional and shall be treated accordingly.</p> <p>i) Register templates carefully, and not rely on third parties for the same.</p>
5.	<b>Stringent Provision in the Regulation for its violation</b>	<p>If the REs use of 10-digit mobile number instead of 140/160 series for making calls to customers, then it may lead to the following consequences:</p> <ol style="list-style-type: none"> <li>i. disconnection of all telecom resources for a period up to two years</li> <li>ii. sender shall be put under the blacklist category for that period during which no new telecom resource shall be provided to such Senders by any telecom service provider.</li> </ol> <p>Similar action as above if a message is sent without the use of its registered header and content template.</p> <p>Misuse of a header by an RE to send unintended communication may lead to temporary suspension of the RE until it reports the incident to LEA and takes corrective action.</p>
6.	<b>Creating Awareness amongst its customers</b>	<p>REs to take steps to create awareness among customers (in local languages as well) about the following:</p> <p>a) To avoid the inconvenience caused by unsolicited commercial</p>

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		<p>communications, a customer can opt for any of the following:</p> <ol style="list-style-type: none"> <li>i. block all commercial communications, or</li> <li>ii. selectively block commercial communications as per their preferred category(ies) through any of the following: <ul style="list-style-type: none"> <li>● TSP's app, or</li> <li>● TSP's website, or</li> <li>● TRAI DND app, or</li> <li>● Call/SMS to 1909</li> </ul> </li> </ol> <p>b) Once the '160' series is active, REs shall widely publicise their 160-series numbers. This shall be done to achieve the following:</p> <ol style="list-style-type: none"> <li>i. create trust with its customers.</li> <li>ii. eliminate uncertainty and fear amongst its customers.</li> <li>iii. provide better customer response on such calls.</li> </ol> <p>c) Process of registration of complaints:</p> <ol style="list-style-type: none"> <li>i. In case of receiving spams in spite of registering on DND: Customers may register DND complaints at the respective Telecom Service Provider's App/ Website, TRAI DND App, or Call/ SMS to '1909'.</li> <li>ii. In case of receiving suspected fraud communication: Report any suspected fraud communication received within the last 30 days on 'Chakshu' platform of Department of Telecommunications (DoT) at <a href="https://sancharsaathi.gov.in/sfc/">https://sancharsaathi.gov.in/sfc/</a>.</li> <li>iii. In case fraud/ cyber-crime has already happened: If a customer has already lost money due to financial fraud, or is a victim of cyber-crime, please report at cyber-crime helpline number '1930' or website <a href="https://www.cybercrime.gov.in">https://www.cybercrime.gov.in</a>.</li> </ol>