

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
RAJYA SABHA
UNSTARRED QUESTION NO. 3454
TO BE ANSWERED ON: 31.03.2023

CYBER ATTACKS AND TECHNICAL FAILURES IN E-COMMERCE

3454. SHRI NIRANJAN BISHI:

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) measures taken by Government to address the issues of Cyber-attacks and technical failures in e-commerce;
- (b) the steps taken with respect to improving customer awareness regarding sharing of sensitive financial data;
- (c) the number of periodical cyber security audits undertaken by e-commerce platforms, payment gateways and payment aggregators and financial institutions; and
- (d) whether Government has engaged in stakeholder consultations with respect to there introduction of Merchant Discount Rate (MDR) in UPI transactions and the structure of Payment Service Provider (PSP)?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAJEEV CHANDRASEKHAR)

(a) and (b): The policies of the Government are aimed at ensuring an Open, Safe, Trusted and Accountable Internet for its users. With the expansion of the Internet and with more and more Indians coming online, the exposure of Indians to online cyber-attacks has also grown. The many challenges in securing the cyberspace against online cyber-attacks also flow from its vastness and the borderless nature of Internet. Government is fully cognizant and aware of such cyber-attacks.

The following measures have been taken to address the issue of cyber-attacks and technical failures in the cyberspace, including in the course of e-commerce and sharing of sensitive financial data:

- (i) Online banking and Automated Teller Machine transactions are secured with two-factor authentications.
- (ii) The Reserve Bank of India (RBI) has formulated a framework for financial education for customer protection and also works on revision of educational curriculum for school students.
- (iii) CERT-In, through RBI, has advised all authorised entities and banks issuing pre-paid payment instruments (wallets) in the country to carry out special audit by CERT-In-empanelled auditors, close the non-compliances identified in the audit report and ensure implementation of security best practices.
- (iv) CERT-In provides leadership for the Computer Security Incident Response Team-Finance Sector (CSIRT-Fin) operations under its umbrella for responding to and containing and mitigating cyber security incidents reported from the financial sector.
- (v) RBI annually organises a Financial Literacy Week to propagate financial education messages on various themes among members of the public. Awareness

programmes are also carried out for RBI-regulated entities, especially in smaller urban centres, rural areas and remote locations.

- (vi) Banks, through their Financial Literacy Centres, organise special camps on the use of Unified Payments Interface (UPI) and Unstructured Supplementary Service Data for different target groups such as farmers, micro and small entrepreneurs, school children, self-help groups and senior citizens. The centres set up in rural bank branches across the country are conducting monthly campaigns to impart financial awareness messages.
- (vii) RBI regularly runs campaigns to spread awareness on how to avoid frauds in electronic payment transaction. All these campaigns are also broadcasted on Doordarshan and All India Radio, and through national and local dailies to reach the rural areas.
- (viii) CERT-In and RBI jointly carry out a cybersecurity awareness campaign on 'beware and be aware of financial frauds. CERT-In regularly disseminates information and shares security tips on cybersafety and security through its official social media handles and websites.
- (ix) CERT-In, National Institute of Securities Markets and the Centre for Development of Advanced Computing (C-DAC) conducts a self-paced 60-hour certification Cyber Security Foundation Course for professionals in the financial sector.
- (x) CERT-In, in association with C-DAC, conducted an online awareness campaign for citizens, covering topics such as secure digital payment practices, general online safety, social media risks and mobile related frauds etc. through videos and quizzes on MyGov platform.
- (xi) A booklet on BE(A)WARE (English and Hindi) and Raju and the Forty Thieves covering the *modus operandi* of frauds and the way to escape/avoid getting trapped by fraudsters has been issued by RBI and placed on its website for use by members of public and the regulated entities of RBI. These are also distributed in physical programmes conducted by Regional Offices of RBI Ombudsmen.

(c): No centralised data is maintained in this regard.

(d): RBI had placed a discussion paper on charges in payment systems for public and stakeholder feedback, seeking views and perspectives on different dimensions of charges levied in payment systems, including the Unified Payments Interface (UPI). Comprehensive feedback has been received by RBI from various stakeholders.
