

Be aware of scammers' 'social engineering skills'

Cybersecurity expert attributes rise in online fund transfer scams to lack of alertness from users

● **BENEFIT and BenefitPay systems are very secure: Beshara**

● **Reminder, don't share secret information with strangers**

● **Beware of fake advertisements on buying and selling websites**

Staff Reporter
TDT | Manama

Scammers are deploying the best social engineering skills to commit cybercrime and everyone using a digital wallet must be aware of this, said Ali Beshara, the Head of Information Security and Risk Management at The BENEFIT Company.

In an exclusive conversation with The Daily Tribune, the cybersecurity expert said BENEFIT and BenefitPay systems are very secure.

"Our security system adheres to international standards and local security standards like PCI-DSS and PCI-TSP. In addition to that, BENEFIT has a team of ex-



pertise and we are investing in knowledge updates and building the technical capacity of the team," Beshara said.

He attributed the rise in online fund transfer scams to lack of alertness from the part of users.

"The BENEFIT Company has been issuing frequent awareness campaigns on its own and in collaboration with the banking and financial sector, Bahrain TV, Radio Bahrain as well as the General Directorate of Anti-Corruption,

Economic and Electronic Security and participated in national awareness campaigns and collaborated with the Central Bank of Bahrain, the Ministry of Interior and Bahrain Association for Banks, in light of rising cases involving the hijacking of user accounts after sending fraudulent links randomly to people through SMS," he said.

Beshara also pointed out that this kind of cybercrime involves 'social engineering' – a term used by information security

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ALI BESHARA, HEAD OF INFORMATION SECURITY AND RISK MANAGEMENT AT THE BENEFIT COMPANY



professionals to describe the action from the part of hackers, who deploy their highest social engineering skills to get information, which is supposed to be kept secret, private and never shared, from their victims.

"It is in these situations, the hacker gets the password of the BenefitPay application and the OTP (One-Time Password), which is sent to the user in case of device change and money transfer."

Beshara stressed that users are almost totally protected if

they don't click on links sent by fraudsters or share passwords with strangers.

He added that "neither BENEFIT nor banks will call you and ask for password or OTP by phone".

"There are other types of frauds like calls claiming that the potential victim has won a prize from a bank and needs to update their CPR with BENEFIT or another company. There have been similar attempts to hijack money changers applications. Also, one should beware of fake

advertisements on buying and selling websites," he explained.

He said the bottom-line statement is "Don't share your secret information with strangers and think before you act".

Users of the BenefitPay app can find security tips on Instagram @alibeshara and on the BENEFIT Company account @benefit.bh.

Of late, more victims of online payment transfer scams have taken to the social media platforms to air their woes. And, it is learnt that fraudsters have been targeting victims by making calls or sending SMSs.

The Daily Tribune carried a report about fraudsters targeting the online banking and financial transaction network in the Kingdom.

The published article carried the plight of one Bangladeshi national, one Pakistani national and an Indian businessman, who together lost nearly BD1,500 to the scammers.

Most of the victims have launched a complaint with the police department, pleading for an intense probe into the matter.

The Central Bank of Bahrain, many a time, has carried out campaigns and circulated messages alerting over the possibility of falling victims to online fraudsters.

LETTER TO THE EDITOR

Ignoring \$39 billion government debt!

Dear Sir,

I refer to the article of The Daily Tribune, "VAT increase will support Bahrain government welfare measures," 6th January, 2022, wherein Ms. Janahi believes increased taxes will help the poor. She is wrong and ignores the government debt of \$39 billion!

The interest on the debt is a massive burden for all in Bahrain, and the government shouldn't be involved in welfare which traditionally, for thousands of years is the realm of society, the mosque, the church, the temples.

We need to eliminate the debt which currently is over 100% of Gross National Product, but the Bahrain economy cannot sustain this debt without the annual aid from our Muslim brothers in the GCC. Also, we need to focus our borrowing on true Islamic finance, which does not permit "closure or negative action," against the borrower, which the current Western banking does in a very destructive manner.

It is strange that people work hard for their money, yet, know so little about it. If people understood what the US dollar is, and is not, there would be revolution in America.

Yours faithfully,
Karim Mansouri

Stop targeting us!

India Government has shocked all expatriates by announcing a seven-day home quarantine mandatory for all international arrivals. The government cites rise in Omicron numbers as the reason behind this move.

But I would like to ask whether the expatriates are behind the spread of Omicron across the country. Reports from India say that the country would immediately require 60,000 new beds to tackle this new wave of pandemic.

The government should first put an end to political gatherings if they want to control the spread of Omicron. I don't know why they are primarily targeting the expatriates, who only think of their home country's welfare. We are coming to our home country after receiving two vaccines and a booster dose. First vaccinate all school teachers. Many unvaccinated teachers across the State of Kerala, who are taking classes, are risking the innocent children with possibility of infection. All politicians in India hardly give any value to the expatriates as they don't have voting rights. Stop treating us as secondary citizens. It is because of us Indian states like Kerala have overcome an economic collapse. One more point: Who will be held accountable if a passenger suffers from nasal damage after being subjected to frequent Covid tests?

A desperate overseas Indian

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Crowd during the inauguration of a flyover in Kerala

December 2021 'fifth warmest' in Bahrain since 1902

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Last month goes on record as the fifth warmest December ever experienced in Bahrain since 1902.

This was according to the Ministry of Transportation and Telecommunications' Meteorological Directorate's monthly weather summary.

It indicated that the mean temperature of the month was 21.3°C which is 1.6°C above the long-term normal for December and this goes on record as the fifth-highest mean temperature for December since 1902. The highest mean monthly temperature for December was 22.5°C recorded in 2001.

The mean maximum temperature of the month was 23.9°C which is 1.0°C above the long-term normal. Note that the highest mean monthly maximum



People still enjoyed the weather last month despite getting a little warmer

temperature for December was 26.3°C recorded in 2001.

The highest temperature recorded during the month was 27.9°C which occurred on the 2nd December at Bahrain International Airport (BIA) but recorded 28.8°C on the 21st December at Bahrain International Circuit (BIC).

The mean minimum temperature of the month was 18.7°C which is 1.9°C above the long-term normal and this goes on record as the fourth-highest mean minimum temperature for December since 1946. Note that the highest mean monthly minimum temperature for December was 19.6°C recorded

in 2001.

The lowest temperature recorded was 15.5°C on the 28th December at BIA but recorded 13.1°C on the 5th December at Durrat Al Bahrain.

The mean relative humidity for December was 66% whereas the mean maximum relative humidity was 80% and the mean minimum relative humidity was 51%. The maximum relative humidity was 93% recorded on the December 1 and the minimum relative humidity was 27% recorded on December 20.

A total of 10.9 mm of precipitation was reported in December 2021 at BIA. Note that the long-term mean total precipitation for December is 15.2 mm and the highest monthly rainfall recorded during December at BIA was 119.6 mm which occurred in 2006.

Ithmaar Bank announces Thimaar millionaire

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Ithmaar Bank, a Bahrain-based Islamic retail bank, presented \$1 million grand prize to Bahraini mother of two, Fatema Al Alawi.

She won the Thimaar prize draw for the month of December.

The draw was held remotely at the bank's headquarters in Seef Tower and supervised by the Ministry of Industry, Commerce and Tourism (MOICT), as well as external auditors BDO Bahrain and the Bank's own internal auditors. "On behalf of all of us at Ithmaar Bank, we congratulate Fatema and her family," said Ithmaar Bank Deputy Chief Executive Officer, Abdul Hakeem Al Mutawa.



Abdul Hakeem Al Mutawa

"We are pleased to be able to bring so much joy to so many families in Bahrain. The Thimaar scheme is not only designed to encourage responsible financial behavior by making saving more rewarding, but the prizes also have the potential to change lives."

"The main reasons why I bank with Ithmaar Bank for the past 15 years is its courteous and friendly customer service. The branch staff are very kind,

helpful, attentive and are always available when I require any assistance," said Al Alawi.

"When I received the call from the Deputy Chief Executive Officer of the bank, I felt so great with his welcoming and passing the wonderful news. This phone call came as a pleasant surprise to me as I didn't expect it at all," said Al Alawi.

"Alhamdulillah, this is one of the many blessings of Allah. I will invest the prize amount for the future of my daughters, and I thank Ithmaar Bank for giving me this great chance to win this prize of Thimaar."

Al Mutawa said: "At Ithmaar Bank, we remain committed to improving our services and rewarding our loyal customers. Ithmaar Bank offers the highest

number of prizes of any similar scheme in Bahrain, making Thimaar account one of the most rewarding saving schemes in the Kingdom.

"This helps provide additional incentives for savers. Additionally, these potentially life changing prizes can be won with a minimum of BD30 deposit only."

During 2021, a total of 2,271 prizes were awarded, the most offered by any bank in Bahrain. Customers were able to win \$1 million grand prize, six quarterly prizes worth \$100,000 each, along with many more cash prizes.

Customers can view the winners list by visiting the bank's website at: www.ithmaarbank.com/thimaar