ADVISORY

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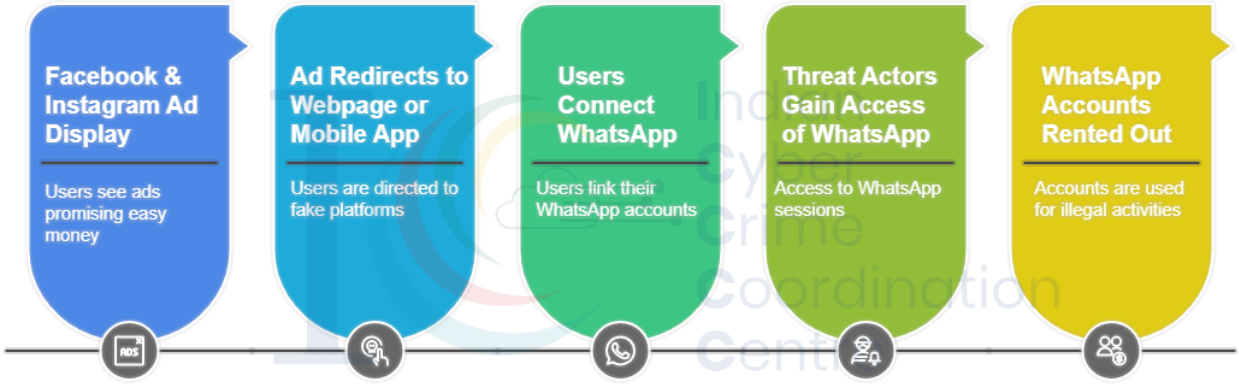
गृह मंत्रालय
MINISTRY OF
HOME AFFAIRS

Indian Cyber Crime Coordination Centre
सहवीर्यं करवावहै • Working Together With Vigour

WhatsApp Web Account Renting Scam – using Facebook & Instagram

The National Cybercrime Threat Analytics Unit of I4C has identified an emerging transnational crime trend where certain **Facebook & Instagram accounts are publishing advertisements** that claim users can *"earn cash automatically"* by linking their WhatsApp accounts with their platform. These advertisements redirect users to fraud **Web pages or Android mobile applications (.apk)** that imitate legitimate earning platforms.

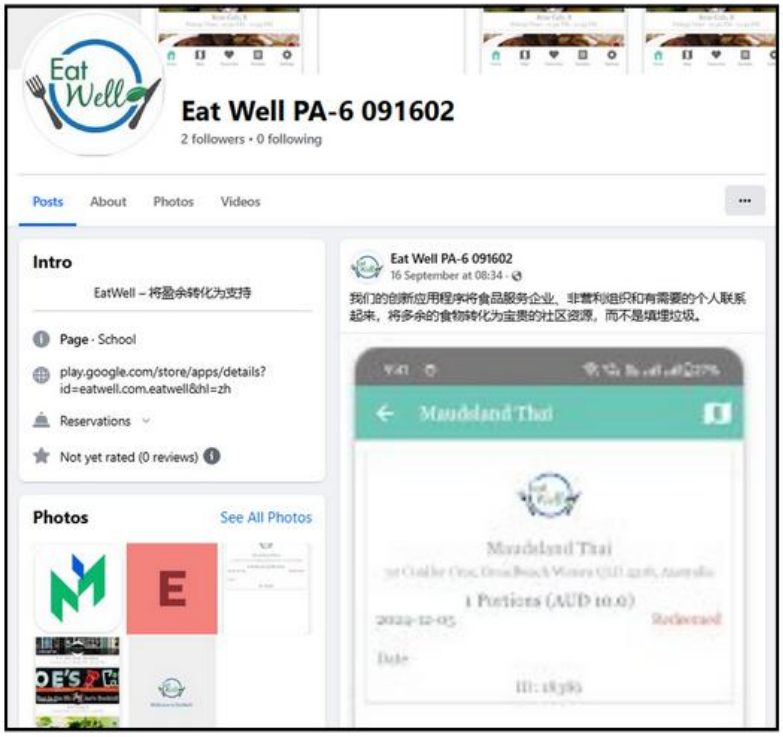
Unsuspecting individuals are lured by promises of high commissions and passive income, and are instructed to connect their WhatsApp accounts through QR codes. This campaign is orchestrated by **threat actors** to exploit WhatsApp's **linked device feature which allows web based access to WhatsApp.** Such accounts are effectively being **rented out as "mule WhatsApp accounts"**, which may subsequently be used for illegal activities such as fraud, scams, or dissemination of malicious content.



Modus Operandi

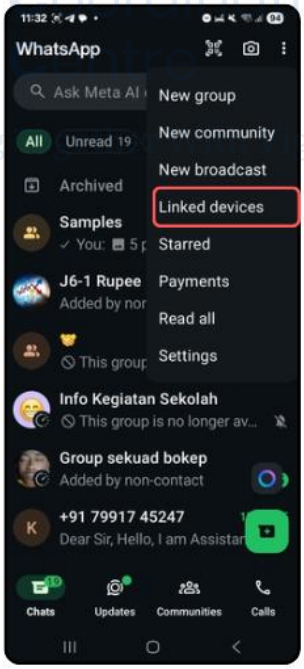
- **Advertisement:** Threat actors publish Meta advertisements claiming users can earn automatic commissions through QR code scanning or sign-up referrals.
- **Redirection:** Users are redirected to fraudulent web pages or prompted to install malicious Android APKs.
- **Account Linking:** Victims are instructed to scan a QR code displayed in app via WhatsApp. Once scanned, the scammer system gains linked-device access to the victim's WhatsApp account.
- **Commission Scheme:** To appear legitimate, a **multi-level commission structure** is promoted:
  - **Level 1 (Direct Invites):** 10% commission on friends' earnings.
  - **Level 2 (Indirect Invites):** 5% commission on secondary invites.
  - **Level 3 (Indirect Invites):** 2% commission on third-level invites.

  This structure encourages continuous sharing and onboarding, creating a pyramid-like network to harvest more linked accounts.
- **Abuse:** Use of mule WhatsApp accounts to scale scams (phishing, payment fraud, recruitment for further mule services).



Facebook profile publishing Advertisements.

These are the Advertisements that are being published.

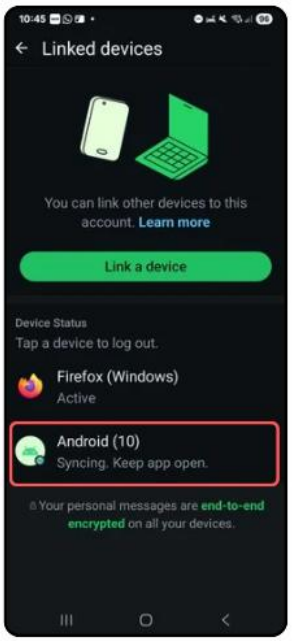


Click on the "**sweep**" button on the webpage/mobile app (.apk)

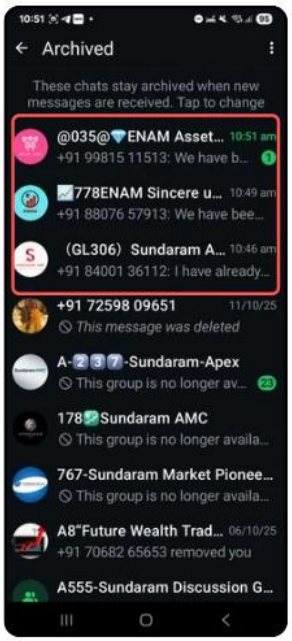
"**Bind WhatsApp**" page with QR code appears.

User WhatsApp → Linked devices

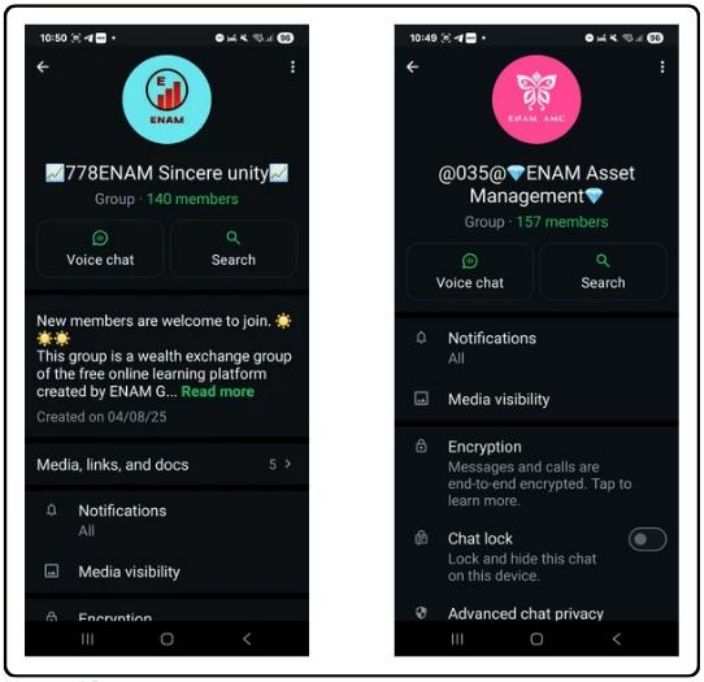
Scan the QR code that appeared in "**Bind WhatsApp**"



Device appears in "**Linked devices**".

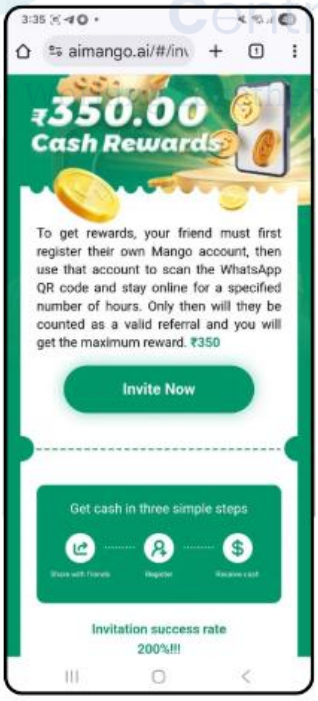


Users WhatsApp is being added to Investment WhatsApp Groups.



Scam Investment groups

Threat actors are promoting Multi Level Marketing Scheme to lure WhatsApp users.



Threat actors are creating "Invite Now" referral program.

This type of messages are displayed when existing user refer to other users as per referral program.

Precautions

- **Renting WhatsApp account** and receiving illicit funds can lead to legal consequences, including arrest.
- **Avoid installing APKs** from unknown sources.
- **Be cautious of Meta Ads** that promise quick income, referral commissions, or automatic cash earnings (specially related to stock market investment).
- **Periodically check for suspicious devices** linked to your WhatsApp by navigating to *Linked Devices*.

In case of any impersonation of identity, circulation of morphed, pornographic, vulgar, or sexually explicit content, sharing of inappropriate images or videos involving a minor, violation of intellectual property rights, compromised or hacked accounts, accounts disseminating bulk messages containing harmful or misleading information, disabled or banned accounts under WhatsApp's Terms of Service, or to report any issue related to WhatsApp Channels — users are advised to contact the official WhatsApp support team through the following link: https://www.whatsapp.com/contact/forms/1534459096974129

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