

# Fake news about QR scanning losing all money after 5 seconds causes panic

A video with the content 'losing hundreds of millions of dong after 5 seconds of scanning a QR code to transfer money' is causing concern, but experts say this is fake news.

"My husband lost all the money in his account in less than 5 seconds. There was a customer who deposited 1 million but transferred 10 million and asked to transfer the wrong amount back by sending a QR code," a woman said in a "warning" video posted on Facebook on January 14. "But after scanning the code, the phone screen froze and could not do anything."



A video on Facebook "shares" about losing money in less than 5 seconds because of scanning a QR code. Photo: Bao Lam

According to the story, after the smartphone returned to its original state, all of the more than 100 million in the account was lost. This person also emphasized that currently "there are many types of scams" that can cause anyone to lose money, from scanning QR codes to copying account numbers", and advised to write down the account number on paper and enter it by hand to avoid problems.

After one day on Facebook, the video has more than 1.6 million views, 3,500 likes and more than 23,000 shares. In the comments section, many people said they felt confused about this information.

"The QR code may contain a link to download malware and take over your phone. I'm really worried because I often transfer money this way," one account commented. "Crooks are getting more and more sophisticated in

their scams. From clicking on links, emails, now QR codes. People should listen to the advice," another wrote.

However, some people quickly noticed something unusual in the video content. "I think the information is incorrect. To transfer more than 10 million, you need facial biometrics. Why is it not required to transfer 100 million?", user Thanh Dang commented.

"Does this person think the banking system is that easy to fool? Transferring money these days is not just about taking over a smartphone, there must be many verification steps, from OTP to face, especially with large amounts of money. This video is just to attract views and likes from gullible people," wrote Nguyen Hung.

Experts also warn that what the video shares is not true. According to Mr. Vu Ngoc Son, Technology Director of NCS Cyber Security Company, the warning that scanning QR codes or copying account numbers can cause the phone to hang, the account to lose money. is fake news.

According to him, scanning QR codes or copying account numbers and links does not actually cause users to immediately lose money or have their accounts taken over. In essence, QR codes are a way to "compress" one or more data contents into image form so that machines with image sensors such as scanners and phone cameras can map back from the image to the original content.

QR codes have many applications, but the most common is to contain links or bank account numbers in money transfers. Taking advantage of the popularity of QR codes, scammers can encode fraudulent links or fake account numbers to trick users.

"However, the nature of the QR code is not a direct malware attack, it is just an intermediary to transmit content. Therefore, whether the user is attacked or not depends on how the content is processed after the scanner maps the QR code to the original content," Mr. Son explained. "More specifically, if after scanning the code to a link or account number, the user has not lost money or been attacked and taken control. Only when they click on the link, install software or transfer money according to the account number scanned from the QR code, then the device will be attacked and lose money."

NCS experts also said that although cyber fraud is very common today, not all warnings are true. Rumors are often spread to cause panic, create unnecessary fear, which can lead to overprotective behavior or loss of vigilance against real scams.

According to Mr. Son, this type of rumor suddenly emerged due to its easy spread on social networks, often "very sensational content, mixed with threats about a non-existent risk". The recipient of the information, out of fear, will continue to spread it to friends and relatives.

"Taking advantage of the situation where information about scams and scam warnings is being researched, read and shared by many people, some people have developed sensational, clickbait content related to scam warnings, talking about unreal issues but appealing to netizens' desire to help others, causing information to spread out of control," said Mr. Son. "Fraudulent groups can use warnings to lure users into scam scenarios."

Therefore, according to Mr. Son, if receiving information, regardless of the content, users always need to verify it through official channels such as websites of police agencies, banks, newspapers as well as follow warnings from reputable associations and cybersecurity companies. In addition, do not share unverified information to limit the spread of baseless rumors.

"Fake news is just as confusing as scams," the expert emphasized. "If we abuse cyberspace to spread warnings indiscriminately like we are doing now, there will come a time when no one will dare to do anything, no company will be able to sell products, and digital transformation plans will be affected."

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