```mermaid
flowchart
  A[Existing customers of banks – No internet and mobile bank App]
  B[Mobile baking app]
  C[Mobile baking app installed and activated on unauthorized mobile]
  D[OTP generated]
  E[Customers' data (account number/card details) who don't have internet banking and mobile app is compromised or obtained in good faith and shared with fraudster]
  F[Unauthorized mobile numbers used by fraudsters for account takeover and identity theft]
  G[Account taken over by fraudster and money withdrawn]
  H[Customer KYC is forged for internet banking and mobile banking app or doesn't exist]
  I[An unauthorized mobile number is used in the core banking app through collusion to used mobile banking app]
  J[Process repeated with another mobile numbers]
```

Flow boxes:

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Control Lapses

- Decentralized operations for critical checks and balances;
- Pressure to activate mobile banking app;
- Opportunity to commit fraud with collusion;
- Customers KYC and information compromised with the third parties;
- Audit trail on the number of times mobile application installed;
- Access to customer information and misuse;
- Reasonableness checks on account of not having a mobile app and sudden request for mobile and internet baking;
- Target achieved of mobile bank application activation without actual basis;
- Segregation of critical functions at decentralized branch levels to be revisited;
- Access and activation of mobile app should be revisited to avoid account takeover and identity theft;
- Use of an alternate number of OTP should be revisited if the option is allowed.

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