Over 5,000 cases and RM28mil in losses recorded this year

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PETALING JAYA: More than 5,000 QR code scam cases have been recorded from January to June this year, leading to nearly RM30mil in losses.

Known as "quishing", this scam tactic has risen sharply since 2023, said Bukit Aman Commercial Crime Investigation Department (CCID) director Comm Datuk Rusdi Mohd Isa (*pic*).

"The significant increase shows that QR codes are increasingly being exploited by syndicates as a medium to disguise malicious links, redirect payments and trick victims into surrendering banking information or approving transactions without realising the actual purpose.

"Quishing is a form of phishing that uses QR codes to direct victims to fake websites, payment gateways or applications.

"The trend shows that QR codes are no longer merely being used as convenient payment tools, but are increasingly being exploited as vehicles for various online scams," Comm Rusdi told *The Star*.

He said 223 QR code scam cases were recorded in 2023, involving losses of RM4.59mil.

The number of cases rose to 655 in 2024, with losses of RM6.76mil.

"However, the real jump came last year, when the number of cases increased more than eightfold to 5,907, while losses rose nearly sixfold to RM40.85mil," he added.

This year, the number of cases recorded between January to June was at 5,134 with losses at RM28.67mil.



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Comm Rusdi said QR code scams were no longer an isolated form of fraud, as syndicates were using the technology to facilitate various types of online scams.

Selangor recorded the highest number of cases, followed by Johor and Kuala Lumpur.

Comm Rusdi said this was closely linked to the high number of digital transaction users, e-commerce activity and cashless payment facilities in these areas.

"Overall, 11,919 QR code scam cases involving losses of RM80.86mil were recorded between January 2023 to June 2026," he said.

Comm Rusdi said every report received was investigated according to the circumstances of the case and the relevant laws.

"Investigations do not only focus on individuals who created or distributed QR codes, but cover the entire criminal chain, including tracing the flow of money, identifying recipient accounts and investigating mule accounts.

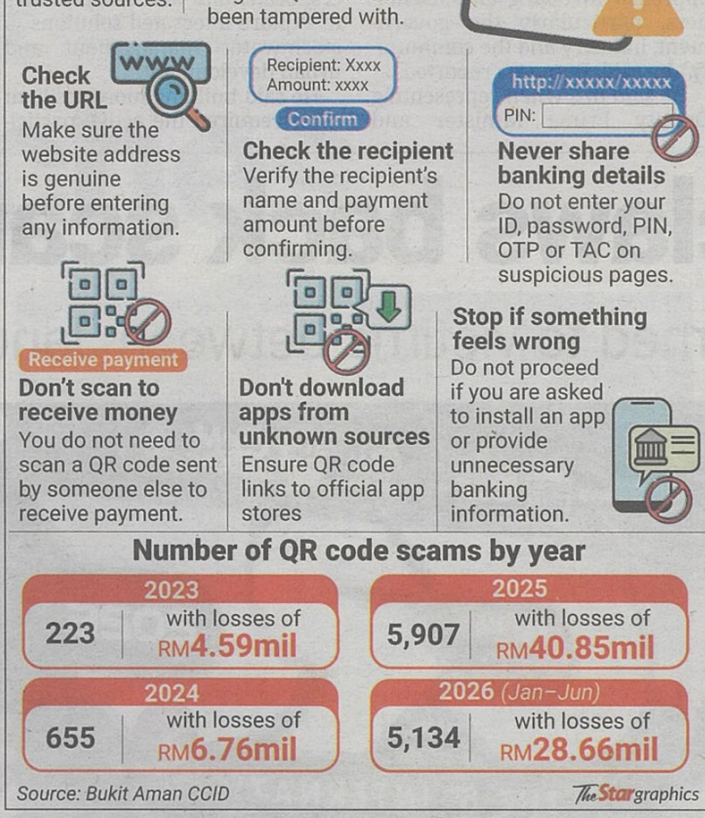
"Investigations also include analysing devices and digital evidence, tracing telephone numbers, website addresses and social media accounts, as well as working with financial institutions, telecommunications providers and relevant agencies," he said.

Comm Rusdi added that mule accounts were a key component that enabled syndicates to receive and transfer proceeds from scams.

Account holders who knowingly sell, rent out, hand over or allow their accounts to be used to receive criminal proceeds may also be investigated, depending on their level of involvement and the evidence obtained.

"If there is sufficient evidence, prosecution will be initiated regardless of whether the individual is the mastermind, operator of a fake website, owner of the recipient account or a facilitator for the syndicate," he said.

Comm Rusdi urged the public to exercise caution before scanning any QR code, particularly codes sent by unknown individuals or accompanied by urgent requests for payment, refunds, prizes or account verification.



Watch out for 'scan artists', public urged

PETALING JAYA: A seemingly harmless QR code scan can lead victims to fake websites, fraudulent payment gateways or malware designed to steal funds and banking credentials.

Bukit Aman Commercial Crime Investigation Department (CCID) director Comm Datuk Rusdi Mohd Isa warned that QR code scams are not limited to a single tactic, as the technology is used to conceal the true destination of a link or transaction. This obscures the threat before a victim scans the code.

This makes it difficult for victims to identify the risks before scanning the code, he said.

"Identified tactics include directing victims to phishing portals that mimic official bank, e-commerce or corporate websites to steal user IDs, passwords and card details," Comm Rusdi said.

He noted that syndicates also deploy fake payment QR codes to divert funds to syndicate accounts.

Furthermore, scammers impersonate bank officers, government officials, couriers or merchants, instructing victims to scan codes under the pretext of account verification, prize claims, parcel deliveries or refunds.

The CCID has also recorded cases targeting online sellers. Scammers posing as buyers contact individuals offering goods or services, claiming they wish to make a payment, before tricking the seller into scanning a QR code or opening a link to receive the funds.

Comm Rusdi clarified that merchants and individuals receiving money via DuitNow QR only need to present their own code to the buyer.

"Recipients never need to scan a code sent by the payer, enter banking credentials, provide a One-Time Password (OTP) or Transaction Authorisation Code (TAC), pay activation fees or approve debit requests," he stressed.

Comm Rusdi added that scanning a QR code alone rarely triggers an immediate money transfer.

"Financial loss usually occurs when victims complete follow-up actions requested by scammers, such as entering credentials, approving banking app notifications or downloading malicious software," he said.

"Among the methods used were directing victims to phishing websites, using fake payment gateways to divert money to syndicate accounts, requesting card details, OTPs, TACs or verification codes, and directing victims to download applications containing malware," he said.

He added, in cases involving malware, syndicates could gain access to messages, device information or screen content if victims installed the application and granted the requested permissions.

He urged anyone who suspects scam activity or has fallen victim to contact the National Scam Response Centre (NSRC) hotline at 997 immediately.

The public can also verify bank accounts, phone numbers and company names via the CCID SemakMule portal.