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Supreme Court hears the writ petition filed by CPI Rajya Sabha MP Binoy Viswam [@BinoyViswam1](#) seeking data protection measures for Unified Payments Interface (UPI).



Krishnan Venugopal for Binoy Viswam : The system of Whatsapp is not secure. Whatsapp is using the platform of the messenger service to allow payments.

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Krishnan Venugopal refers to the 'Pegasus' issue to argue that Whatsapp's system is not safe and secure.

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Krishnan Venugopal : Another issue is data localization. Problem with whatsapp, amazon & google is that when they allow payment to happen, data goes abroad. RBI justifies this process by saying that it is fine for data of Indians to go abroad

without any formal protection.

Krishnan Venugopal : Critical financial data is allowed to be accessed by companies abroad and RBI justifies it. This is violation of Privacy judgment as my data is being grossly misused as these companies then collect this data and use it for advertisement purposes.

Krishnan Venugopal : All the data is being shared with the parent companies in violation of the NPCI guidelines. The data is being processed by the infrastructure of the parent company.

Krishnan Venugopal : Respondents have allowed Whatsapp, even when the case is pending, to go ahead and share this data with companies like Google, Amazon, Facebook etc without any circular or formal regulation

CJI tells Sibal (for Whatsapp) : Mr. Krishnan Venugopal made a serious allegation that your (Whatsapp) can be hacked by something called 'Pegasus'.

Sibal : Absolutely baseless. There is no such pleading. It is just an oral submission made across the bar without basis.

Krishnan Venugopal : This (Pegasus issue) has been reported in newspapers.

CJI : You make the statement on affidavit.

K Venugopal : It is on affidavit.

The bench to take up the matter on the 4th week of January.

NPCI asked to file reply.