

SESSION ID: AFD-R02

# Forget the Kids! Did Alexa Just Use Your Credit Card!?

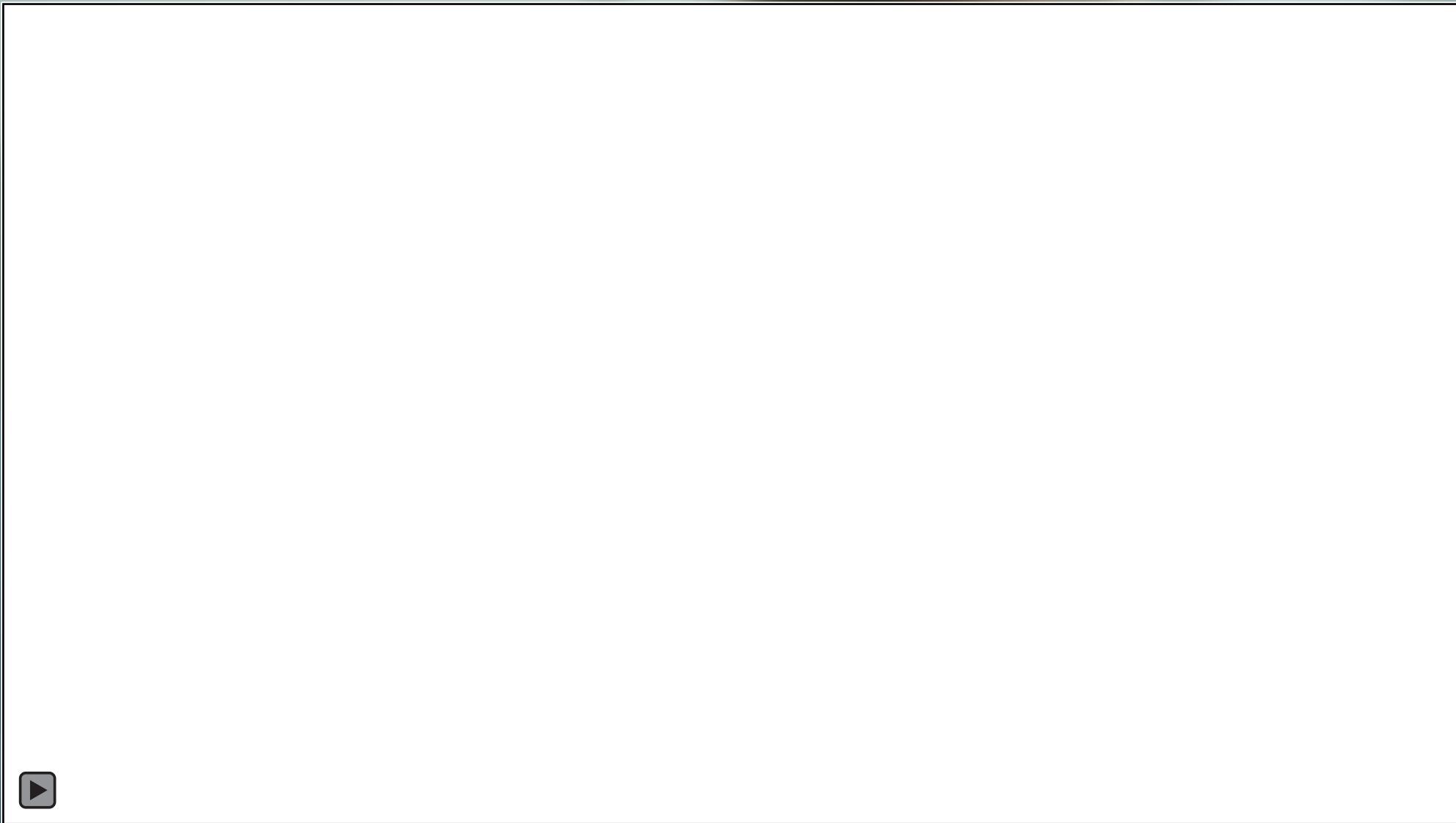
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<https://www.youtube.com/watch?v=nwPtcqcqz00>

# A Fast Digitalizing and Connected Financial Industry

Consumer  
Demand



FinTechs



Regulation &  
Standards



Increase in  
Transaction  
Volumes  
(and fraud...)

# The Authentication Challenge

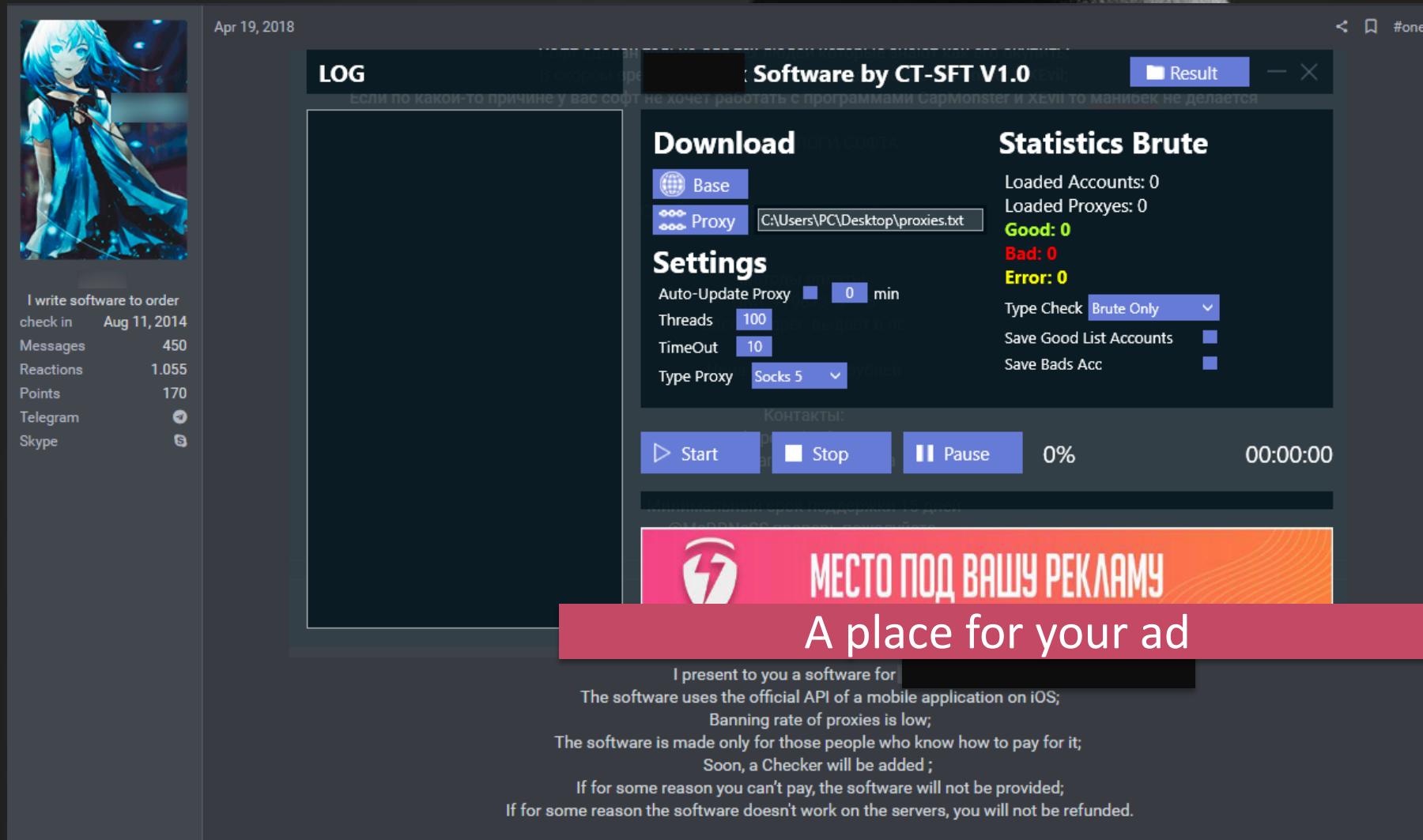




# The Reality Outside

(or: stop “buzz-wording” already!)

# What are the Bad Guys Up To? A bank account checker



# Bad guy looking for auto-exploits and botnets

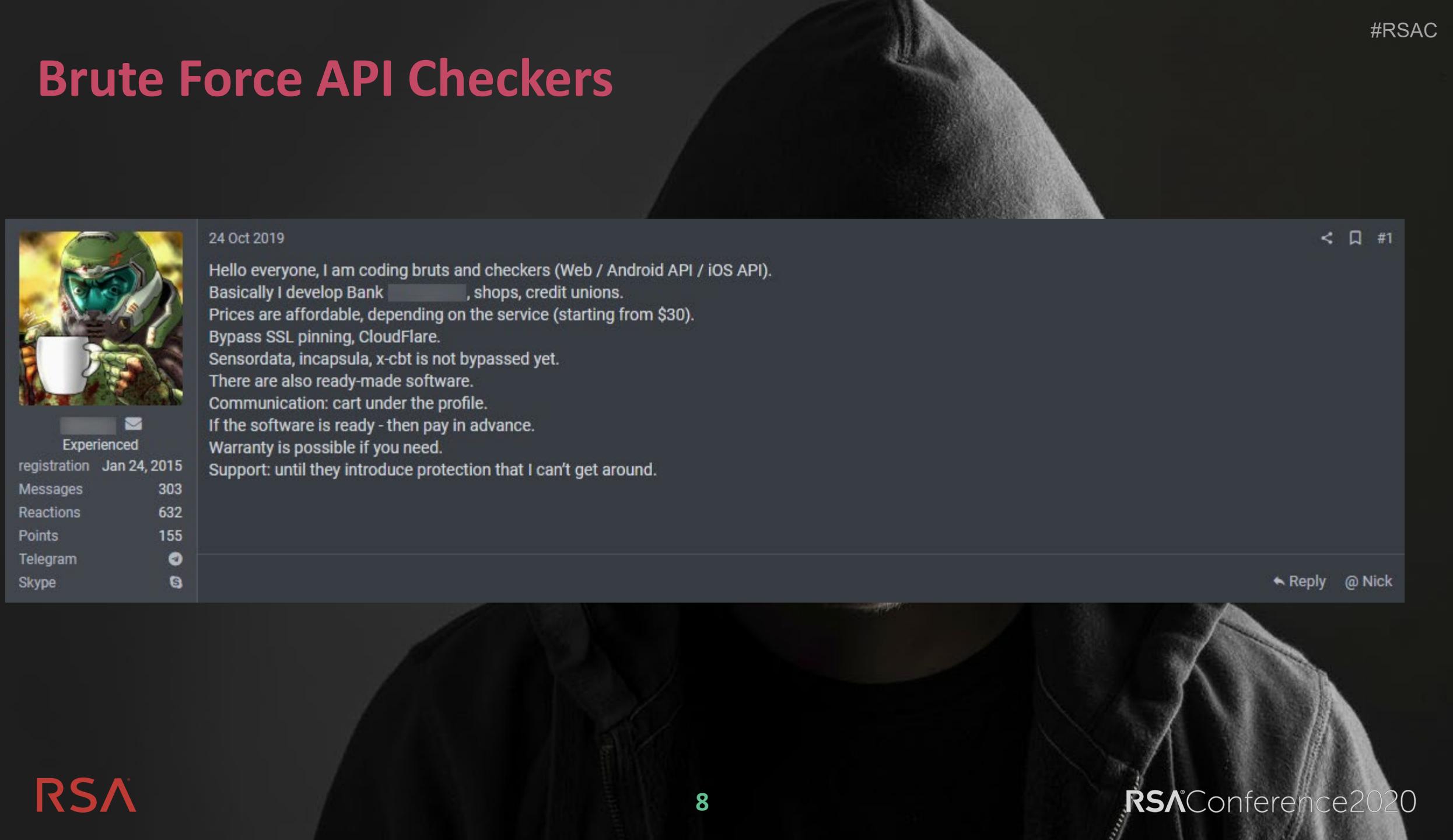
The screenshot shows a messaging interface with the following details:

- User message:** Need IOT botnet and auto exploits, IOT
- Poison:** Отправлено #1
- Date:** 8.04.2017, 06:45
- Text:** Greeting,  
I need IOT botnet and auto exploits ( like IP Cam ) , as well I need developer to do work on it.
- User Profile:** Группа: Пользователь  
Сообщений: 11  
Регистрация: 14.12.2016  
Пользователь №: 74 840  
Деятельность: хакинг  
Репутация: нет  
( 0% )
- Jabber:** @jabber.ru
- Reputation:** thanks
- Buttons:** +ЧИТАТЬ, ОТВЕТ

Overlaid on the screenshot are three red rectangular boxes with white text:

- Registration** (top right)
- Activity: Hacking** (bottom right)
- Reputation** (bottom left)

# Brute Force API Checkers



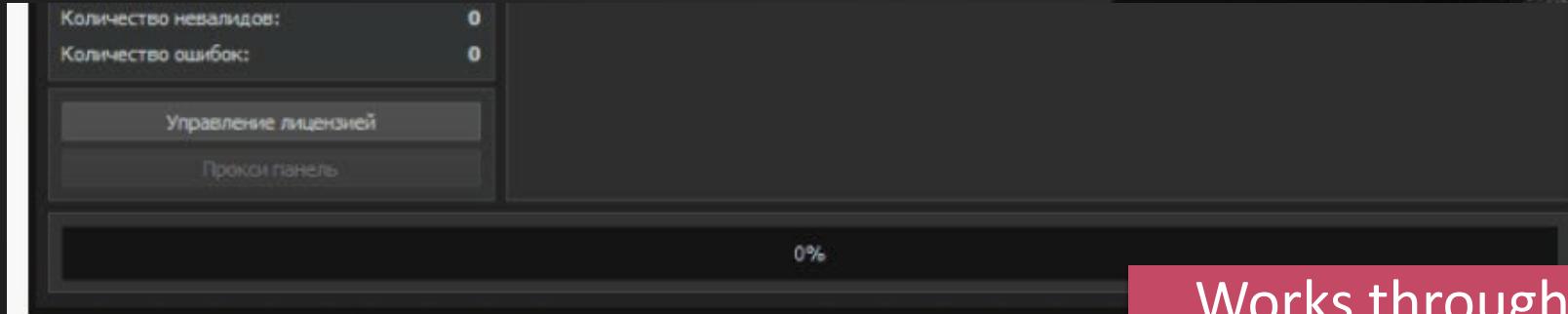
24 Oct 2019 ◀ □ #1

 Hello everyone, I am coding bruts and checkers (Web / Android API / iOS API).  
Basically I develop Bank [REDACTED], shops, credit unions.  
Prices are affordable, depending on the service (starting from \$30).  
Bypass SSL pinning, CloudFlare.  
Sensordata, incapsula, x-cbt is not bypassed yet.  
There are also ready-made software.  
Communication: cart under the profile.  
If the software is ready - then pay in advance.  
Warranty is possible if you need.  
Support: until they introduce protection that I can't get around.

 Experiencedregistration Jan 24, 2015  
Messages 303  
Reactions 632  
Points 155  
Telegram   
Skype 

◀ Reply @ Nick

# Wallet Brute Checker API found on Russian Underground



**Wallet Brute & Checker**

- Работает через главную [site] так же есть возможность авторизоваться через сторонний мерчант
- Хорошая скорость работы, не тормозит
- Отлично работает даже на паблик прокси

**Rules for using the program and other important points:**  
Правила использования программы (и другие важные моменты):

Some add-ons may require payment (API  
Brute, Regchecker, and others)

• Некоторые дополнения могут быть платными (API Brute, RegChecker, другие) Some add-ons can be paid for (API Brute, RegChecker and others)

Works through the main [site] and possibly authorizations through third party merchants

Good speed work, doesn't slow down

Works well even on public proxies

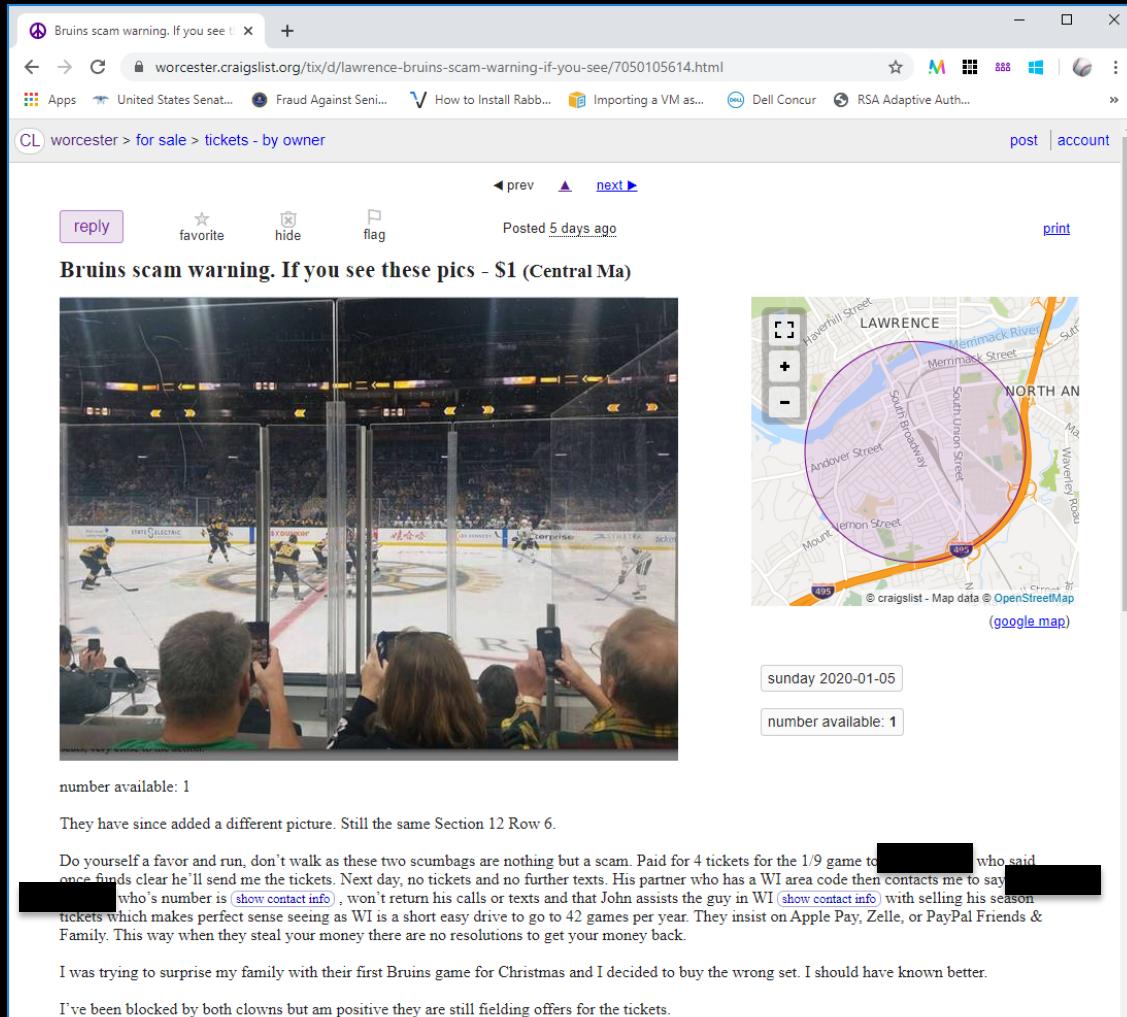
# Traditional Online Fraud Channels

## Online Payment Fraud

- Skimming is becoming high art
- Dark Web Sales
  - In Q3 2019, 5.1 Million compromised credit cards and credit card previews recovered.
  - 26 million unique payment cards (and payment card previews) – 23% increase over 2018.
  - 90% of such cards map to consumers in 15 countries.
  - *Consumers should monitor their credit card and bank statements at higher frequency*



# Attacking the P2P Channel: Getting hit and “Getting it”



“Do yourself a favor and run, don’t walk as these two scumbags are nothing but a scam.”

Paid for 4 tickets for the 1/9 game to **John Doe** who said once funds clear he’ll send me the tickets. Next day, no tickets and no further texts.”

“They insist on Apple Pay, Zelle, or PayPal Friends & Family. This way when they steal your money there are no resolutions to get your money back.”

“These %!@&#!’s are still going at it here...the 4 tickets I paid for on 1/9 are still being listed as available.”

“I’M NOT GOING AWAY.”

# Defeating the One Time Password in Peer to Peer Payments: The Evolution of an old idea



**USA Peer to Peer Payments:  
Defeating One Time Password's with 'bots'**

**Southeast Asia Online Banking:  
Defeating One Time Password's  
with People**



# The Personal Voice Assistant



Such Banking is Read-Only –  
Privacy Violations Are A Threat

These Wallets Can Move  
Money – Convenient for you  
and ... the Fraudster



**So, now what?!**

**(or: follow us to save hundreds of thousands of dollars!)**

# Increase Omnichannel Visibility



ATM



Branch



Call Center



Online



API



...

# Increase Omnichannel Visibility

## Phone Channel Data

Data elements from the call-center channel



## Risk Engine

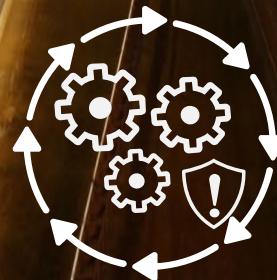


## Online Banking Data

Data elements from the web and mobile channels



# Increase Omnichannel Visibility



**3**

Week POC

**2.0%**

FDR improvement

**\$44.1K**

Fraud Savings  
(Payments)

# Increase Omnichannel Visibility

## Phone Channel Data

Data elements from the call-center channel



## Risk Engine

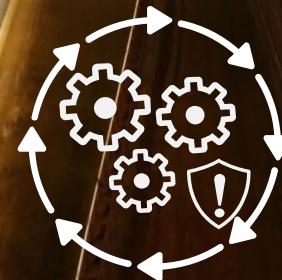


## Online Banking Data

Data elements from the web and mobile channels



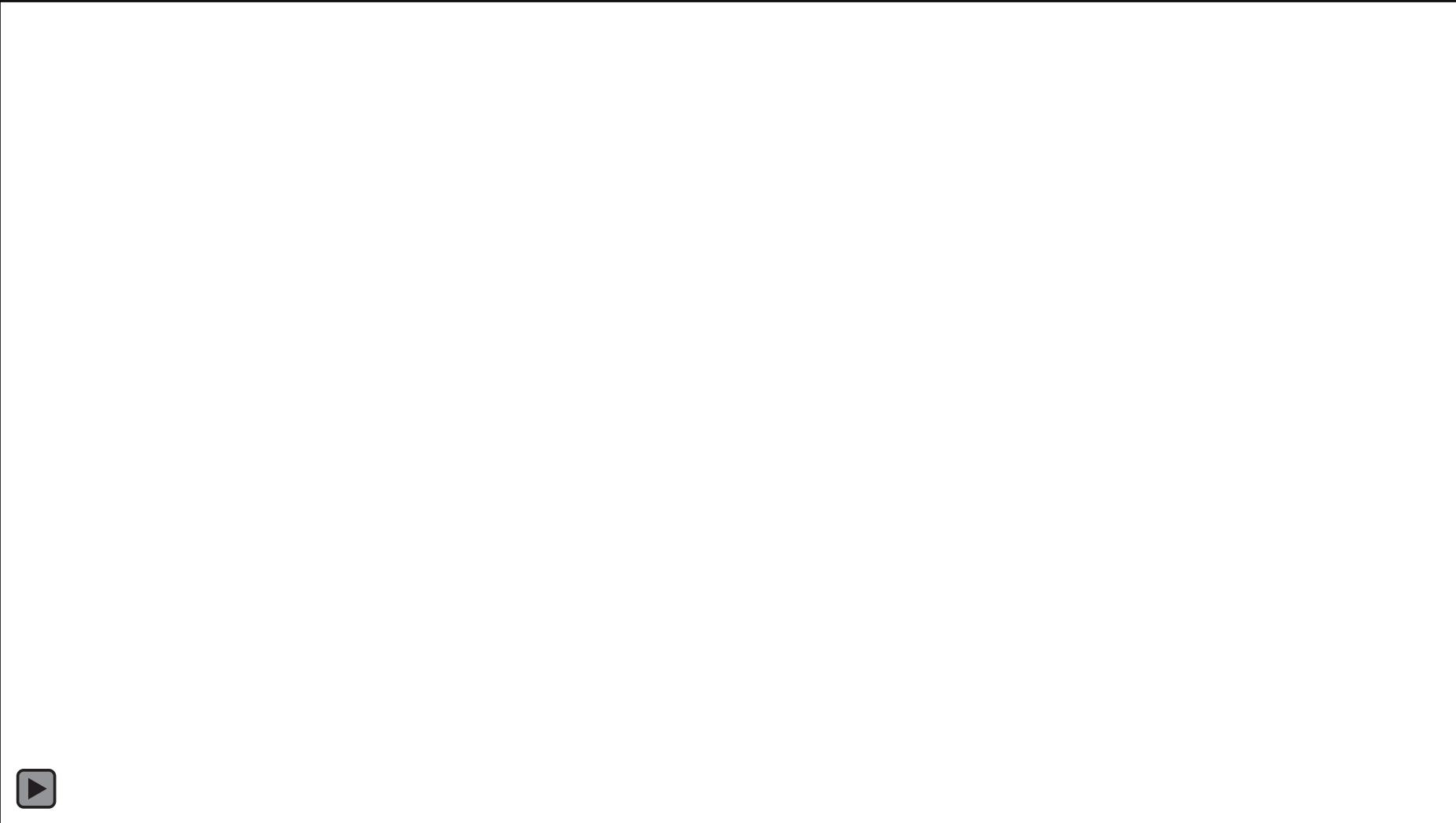
# Increase Omnichannel Visibility





## What have we learned?

(That digitalization is creating opportunities and threats all around...? Well, duh!)



[https://www.youtube.com/watch?v=SADTqhe\\_c5s](https://www.youtube.com/watch?v=SADTqhe_c5s)

# Key Takeaways & Applications

- In the immediate timeframe you should:
  - Identify existing and future channels with cross-channel risk (i.e., online/P2P + call center)
  - Identify whether data can easily be shared across channels (and implement)
- Over the next 3-6 months you should:
  - Define an omni-channel anti-fraud strategy
  - Consider how your (consumer) identity strategy fits in
- Over the next 6-18 months
  - Implement omni-channel fraud strategies to reduce cross-channel and in-channel fraud.
  - Keep your solution flexible for future channels

# THANK YOU FOR ATTENDING!

A close-up photograph of a man with dark, curly hair and blue eyes. He is wearing a teal-colored zip-up hoodie. The background is slightly blurred, showing what appears to be an indoor setting with a lamp and some foliage.