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MELTDOWN:

Basically Intel's CPU's are faster than AMD's because they anticipate what’s going to happen next in programs and games. So if you fool the computer into thinking you’re going to need your password it puts in on the on-board memory on the processor, the cache. This bug basically in Intel processors the Cache is available to any program and can be read and accessed.

SPECTRE:

Windows and other operating systems also do the same as these CPU's this in order to run and operate faster. Instead they load your personal info into the RAM which also can be accessed by all kinds of programs and used for bad intent.