



Identity Fraud

Presentation by

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Table of contents

- Identity theft
 - Problem of identity theft
 - Loss of identity
 - Reasons for identity theft

Table of contents

- Types of internet crime
 - Spyware
 - Phishing
 - Scamming
 - Rootkits
 - Keylogger

Table of contents

- Security measures
 - Email security
 - Online banking
 - Safety measures at home



Identity theft

Identity theft

Internet crime

Security measures

Problem of identity theft

- A crime - someone steals your personal information
- Fastest growing crime in America
 - About 14 percent of victims lost \$1.

Loss of identity

- Ways of losing identity:
 - Child ID theft
 - Leaving yourself logged in on sites
 - Medical ID theft
 - Keeping your personal information unprotected

Reasons for identity theft

- Steal credit card information
- Create bank accounts on your behalf
- Get themselves a new reputation and history
- Steal ATM cards
- Take out loans



Types of internet crime

Identity theft

Internet crime

Security measures



Spyware

Identity theft

Internet crime

Security measures

Spyware | Definition

- Composed of “spy” and “software”
- Used for spying on the victim
- Spy the victim’s behavior on the internet
- Show matching advertisements and pop-ups



Spyware | Work pattern

- Hides in another program
- Collects data in the background
- Transfers data via the internet
- Changes system and browser configurations



Spyware | Protection

- Use only trusted websites
- Be careful downloading unknown sources
- Use anti-spyware software



Phishing

Identity theft

Internet crime

Security measures

Phishing | Definition

- Comes from English word “fishing”
- Steals data from the victims
- Imitates other companies
- Fishes data via:
 - E-mails
 - Short news
 - Websites

Phishing | Example

Hey, i found a website with your pic on it... LOL check it out here http://twitterblog_access-logins.com/login

Daniel Honig / dhonig

--

follow me at <http://twitter.com/dhonig>

reply on the web at http://twitter.com/direct_messages/create/dhonig

send me a direct message from your phone or IM: D DHONIG your message here.

turn off these email notifications at: <http://twitter.com/account/notifications>

Phishing | Protection

- Be careful with e-mails
- Don't use links from unknown sources
- Don't publish personal data
- Use e-mail filters



Scamming

Identity theft

Internet crime

Security measures

Scamming | Love Scamming

- Common in social networks
 - Facebook, Twitter, Whatsapp etc.
- Uses the good faith of victims
- Asks money for
 - Flight tickets
 - Sick or passed away family members

Scamming | Nigerian Connection

- Perpetrator mostly claim to live in Nigeria
- Victim receives letters or emails
- Large amounts of money are promised
- Victim never receives the promised money



Rootkits

Identity theft

Internet crime

Security measures

Rootkits | Definition & Purpose

- Collection of computer software
 - Installs and hides harmful software
 - Steals data

Rootkits | Detection & Protection

- Detection:
 - Changes Windows settings
 - Prevents websites from working properly
- Protection:
 - Enable rootkit protection in anti-virus software
 - Install all possible software updates



Keylogger

Identity theft

Internet crime

Security measures

Keylogger | Definition & Objective

- Logs/saves the user's input
- Used to steal user's data:
 - Usernames
 - Passwords
 - Important or sensitive information

Keylogger | Hardware & Software

Software keylogger:

- App/program

Hardware keylogger:

- Physical device
-



Security measures



Identity theft



Internet crime



Security measures

Email security

Identity theft

Internet crime

Security measures

Email security | Importance

- Central place for important letters
- Preferably used by businesses
- Used for creating accounts

Identity theft

Internet crime

Security measures

Email security | Measures

- Use longer, more complex passwords
- Use unique passwords
- Use 2-step verification
- Be very careful about suspicious letters

Identity theft

Internet crime

Security measures



Online banking



Identity theft



Internet crime



Security measures

Online banking | Security in Estonia

Methods of logging in:

- Password card
- ID card
- Mobile-ID
- Smart-ID
- PIN calculator

Identity theft

Internet crime

Security measures

Online banking | Security in Estonia

Password card:

- A card with different passwords
- Random password from card upon login
- Easy to copy
- No longer issued

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ID card:

- Unique Identification card
- Requires ID card reader and software
- 2 PIN codes:
 - PIN1 for logging in (4 digits)
 - PIN2 for signing (5 digits)

Identity theft

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Security measures

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Mobile-ID:

- Specialized Mobile-ID SIM card
- 2 PIN codes
- Service isn't free, but very convenient

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Security measures

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Smart-ID:

- Smart-ID app (free) required
- Mobile-ID or ID card login required once for verification
- PIN1 and PIN2 will be created
- Very simple and reliable

Identity theft

Internet crime

Security measures

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PIN calculator:

- Creates a new password every time
- Never generates same password twice in a row

Identity theft

Internet crime

Security measures

Online banking | Security in Germany

- Uses various procedures
- Uses authentication methods

Online banking | Method

- Accessed via identification number (PIN)
 - multi-digit combination of numbers
- Handled by transaction number (TAN)
 - combines six digit numbers

Identity theft

Internet crime

Security measures

Online banking | Method

- Threatens the security by phishing PIN/TAN
- Mainly mTAN and SmartTAN used

Identity theft

Internet crime

Security measures

Safety measures at home

- Use up-to-date virus protection
- Update your OS regularly
- Use a trusted link
- Use Ubuntu-Live-DVD “c’t Bankix”

Safety measures at home

- Don't store any...
 - TAN numbers
 - login data

digitally

- Ignore phishing mail from banks

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**Thank you for
your attention!**

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