



Card Skimming kao forma sajber kriminala



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Platne kartice?



Informacija





Platne kartice?





Kako ih razlikovati?

1. Debitne

1. Kreditne

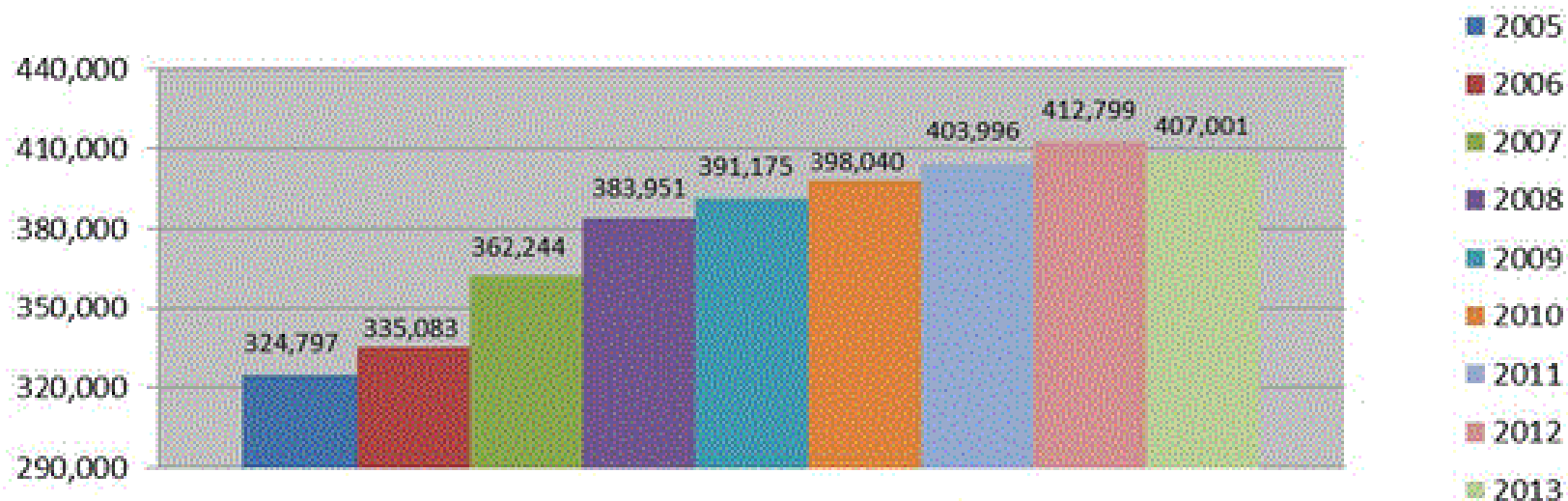
Charge
Revolving
Instalment

1. Pre paid



Card skimming na bankomatima

European ATM Numbers

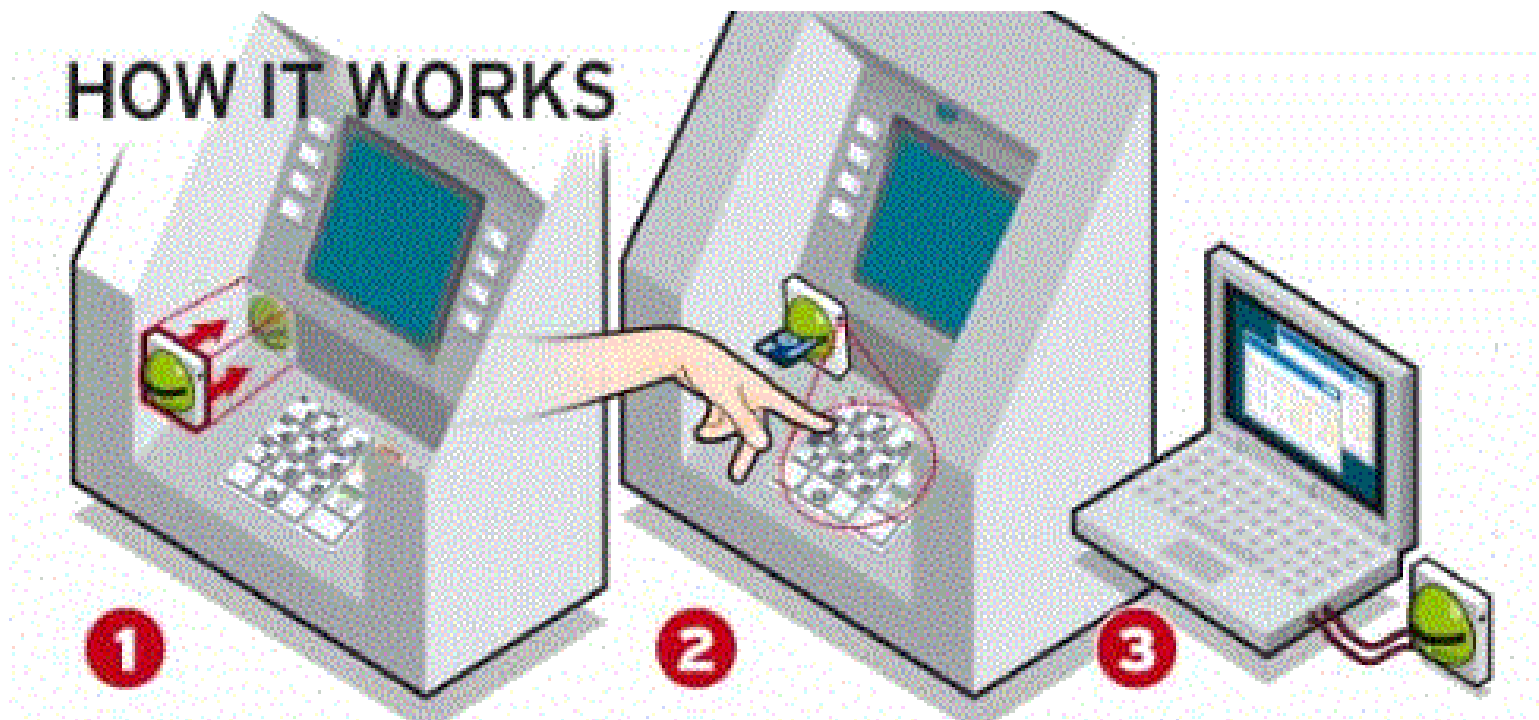


Source: European ATM Security Team (EAST)

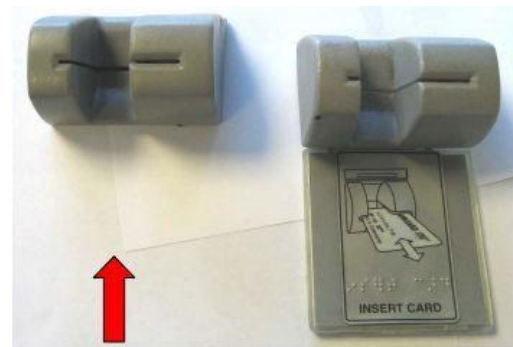
izvor: European ATM Security



Card skimming na bankomatima



Card skimming na bankomatima



The real card reader slot.

The capture device



The side cut out is not visible when on the ATM.



Card skimming na bankomatima





Card skimming na bankomatima





Card skimming na bankomatima





Card skimming na bankomatima

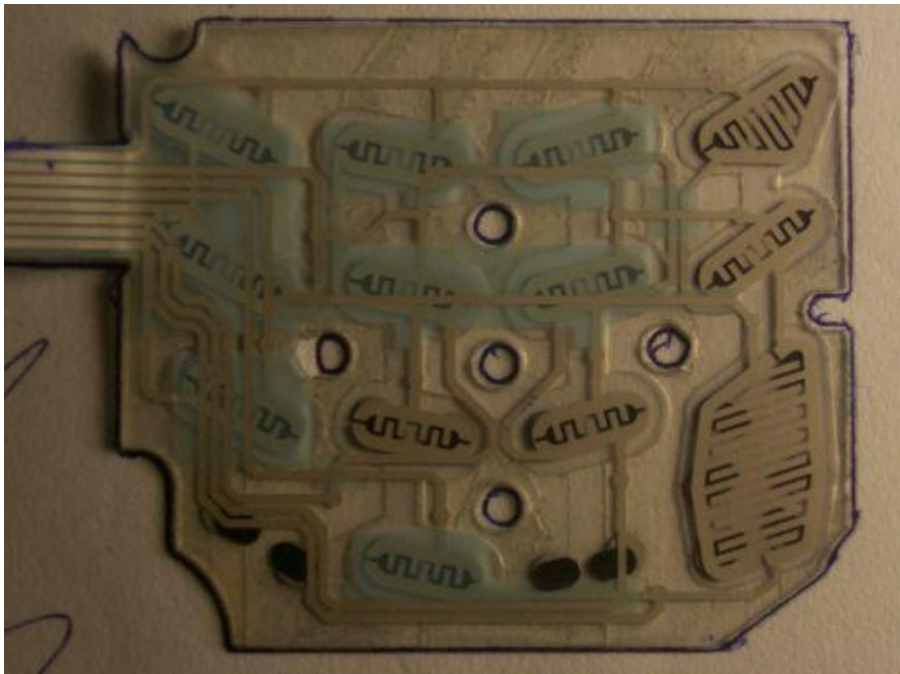
Interesantni linkovi:

<http://krebsonsecurity.com/2010/12/why-gsm-based-atm-skimmers-rule/>

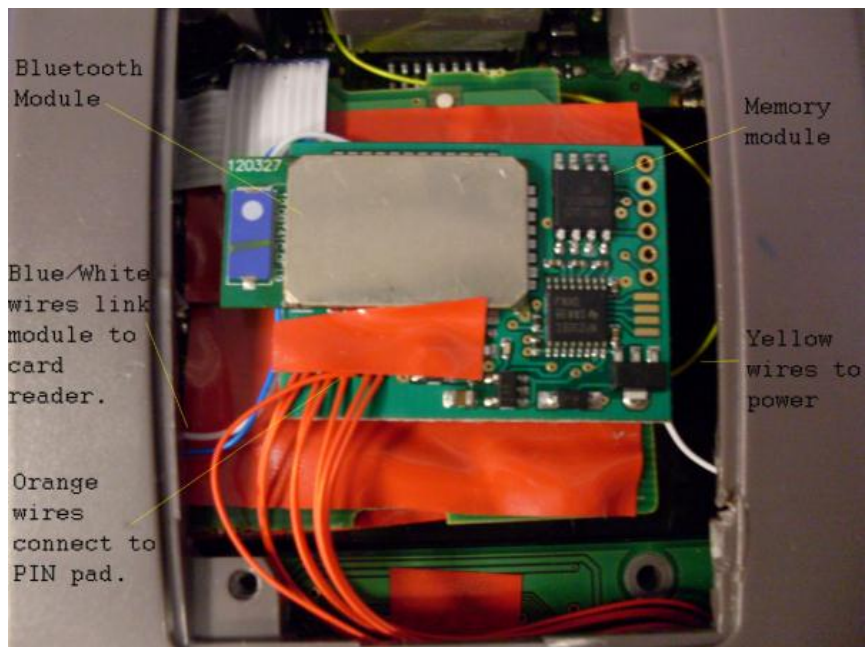
<http://krebsonsecurity.com/2011/01/atm-skimmers-up-close/>

<http://krebsonsecurity.com/2012/09/a-handy-way-to-foil-atm-skimmer-scams/>

Card skimming na POS terminalima



Card skimming na POS terminalima



<http://krebsonsecurity.com/2013/12/simple-but-effective-point-of-sale-skimmer/>



Statistika Card skimminga

EUROPEAN ATM CRIME STATISTICS - SUMMARY						
ATM Related Fraud Attacks	2008	2009	2010	2011	2012	% +/- 11/12
Total reported Incidents	12,278	13,269	12,383	20,244	22,450	+11%
Total reported losses	€485m	€312m	€268m	€234m	€265m	+13%

Izvor: European ATM Security



Registrovani slučajevi

- 2010. godine dvojica Bugara u Njujorku card skimmingom pokrala oko 1 milion USD sa računa vlasnika kartica
- 2011. godine Bugarin uhapšen jer je putem card skimminga ukrao oko 1,8 miliona USD sa računa preko 1.400 klijenata banaka na području Njujorka
- U Čikagu, 2011. godine uhapšen Srbin koji je nameravao da kupi skimere radi krađe podataka sa platnih kartica
- Srbija?



Kako se banke bore protiv Card skimminga?

- Site kamere
- Specijalizovani softver za monitoring mreže ATM
- Specijalizovani softver za kreiranje profila korisnika
- Card alarm sistemi
- Limiti za potrošnju
- Cardless ATM





Nekoliko saveta za bezbedno korišćenje kartica na ATM / POS terminalima

- Pažljivo pogledati bankomat / POS terminal pre obavljanja transakcije
- Nikada ne nositi karticu i PIN zajedno
- Sakriti rukom tastaturu prilikom unošenja PIN-a
- Sprečiti "surfovanje" preko ramena
- Ne davati nikome podatak o PIN-u



Nekoliko saveta za bezbedno korišćenje kartica na ATM / POS terminalima

- Ne davati nikome karticu
- Aktivirati Card alarm servis
- Postaviti limite za potrošnju
- Koristiti bankomate koji se nalaze u zatvorenim prostorijama
- Izbegavati bankomate u turističkim mestima



HVALA NA PAŽNJI!!

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