E-Payments without frontiers

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New kinds of attacks in e-payment infrastructures

- Skimming
- Hacking
- Phishing
 - □ By e-mail
 - False merchant sites or trangulation
 - Spyware
 - trojan horse virus
 - keystroke loggers
- Social engineering
- Wire tapping



Affected types of systems and communication networks

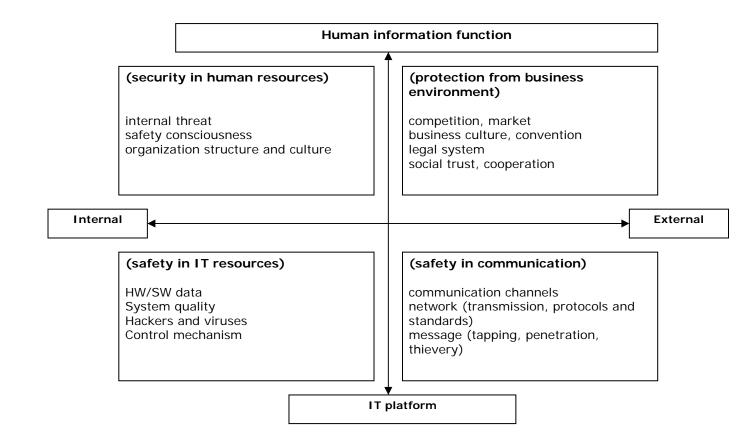
- Systems using magnetic stripe payment cards
- Merchant databases
- Online/home banking systems
- Mediating systems



Spread and origin of fraud

Cardening
IRC Chat rooms
ICQ messages
Carder websites
Use of proxy servers
Belarus, Ukraine..

Protection and Prevention measures



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