

# Fraud



Polisen

## The evolution of fraud - a threat to Society

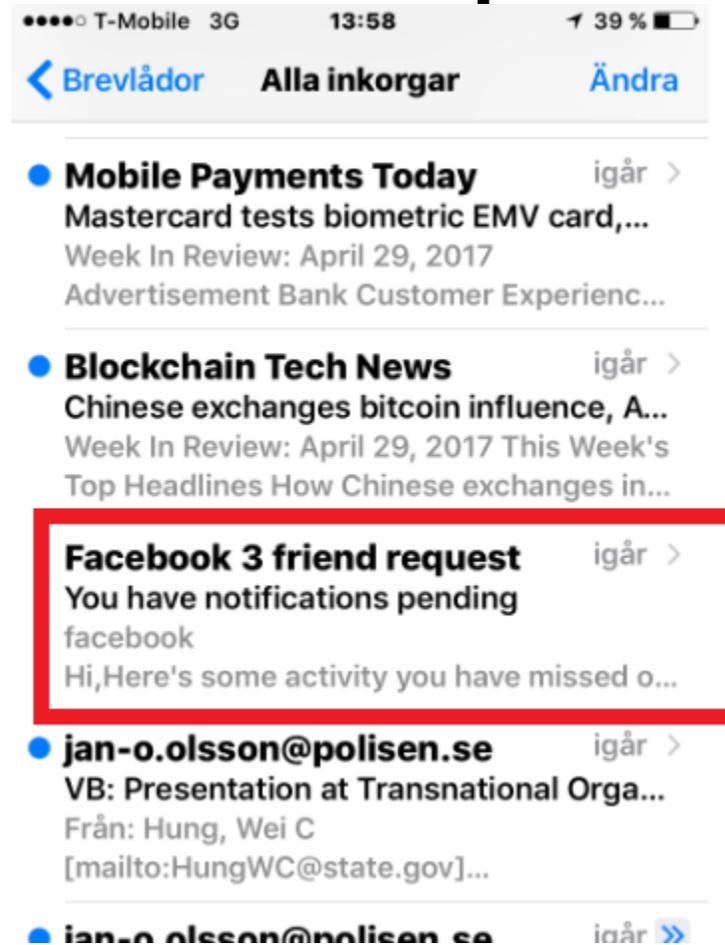
National Fraud Centre (NBC)

Swedish Police

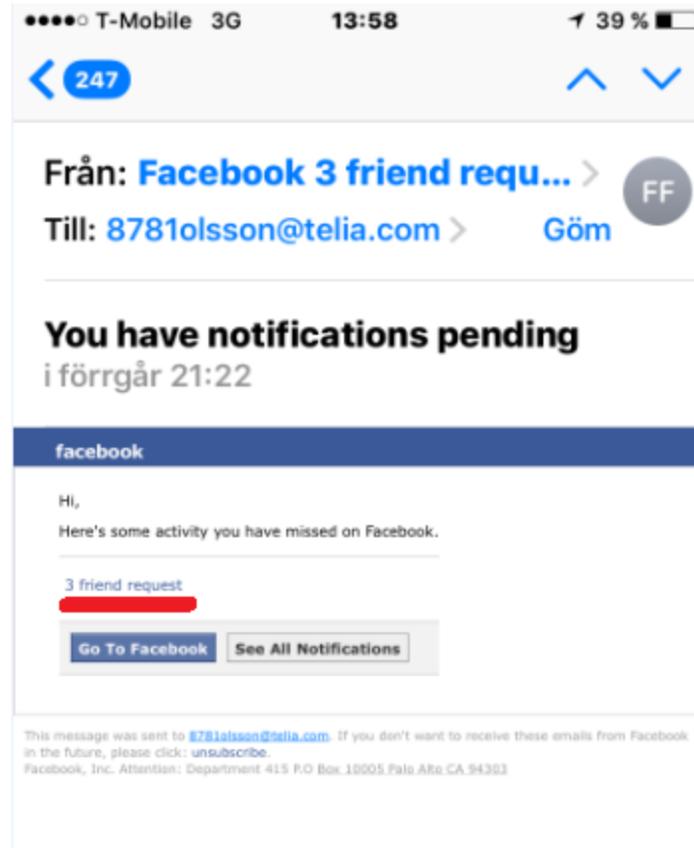
Jan Olsson



# Fun in the phone



# I seem to be popular, at last



# What the f.....

Mail 3G 13:59 39%

octanegolf.com.sg

Canadian Pharmacy

EN USD Product Search

**Erection Powerpack only for \$74.95**  
10 pills Viagra + 10 pills Cialis

**Special Deals (Limited-Time Offer)**

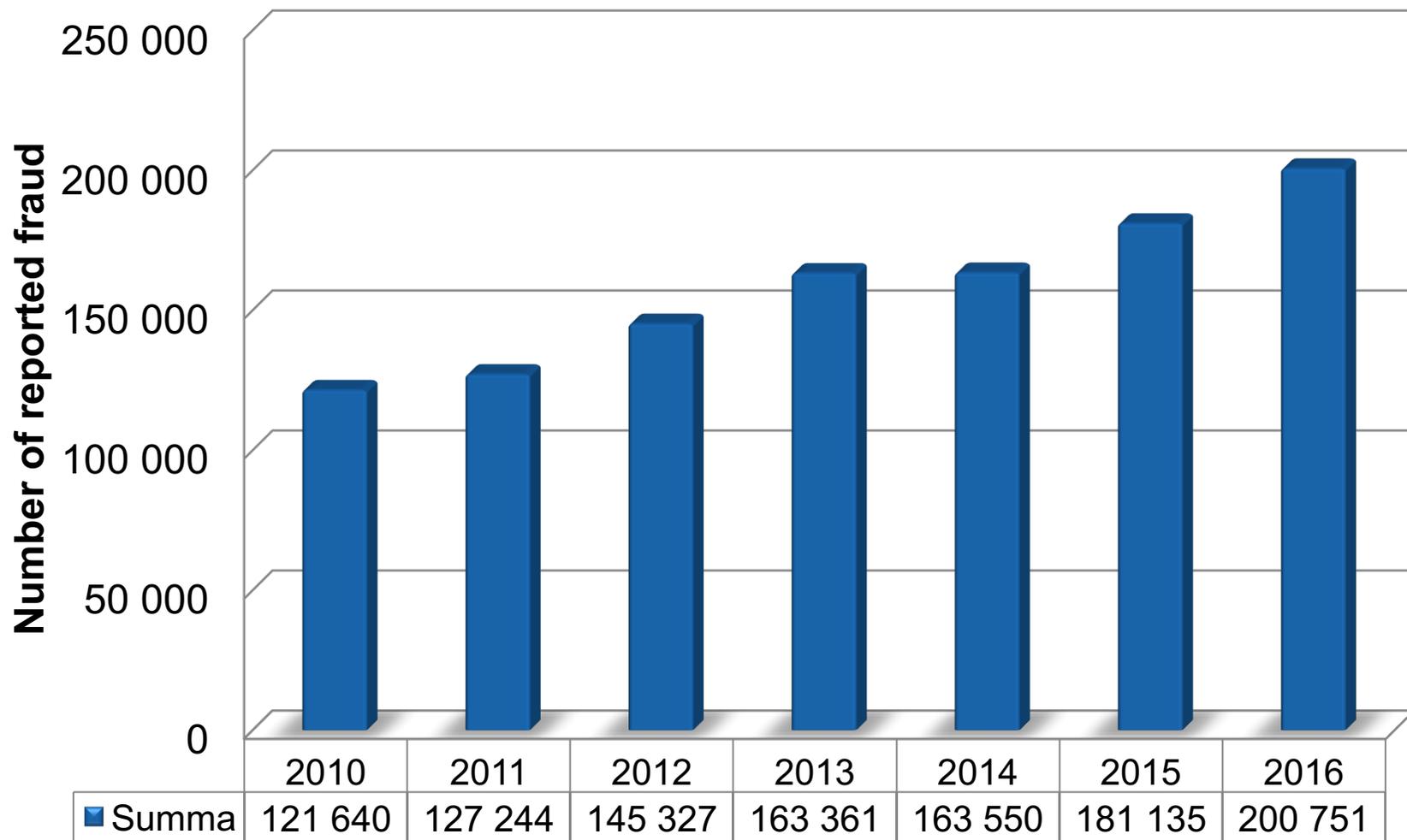
Product	Discount	Original Price	Special Price
Viagra	25% OFF	\$1.15	\$0.86
Cialis	20% OFF	\$1.99	\$1.59
Viagra Super Active+	15% OFF	\$3.00	\$2.55
Levitra	10% OFF	\$2.24	\$2.02

**Categories**

**Most Popular Products**

Product	Price	Category
Viagra Super Force	\$4.25	Erectile
Pink Female Viagra	\$0.72	Female
Viagra Professional	\$0.72	Erectile
Cialis Super Active+	\$2.99	ED, Erectile

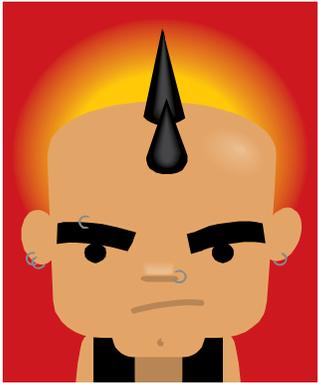
## Development of fraud reported to the Swedish police



**Spear phishing, social engineering, Crime-as-a-service and more...**

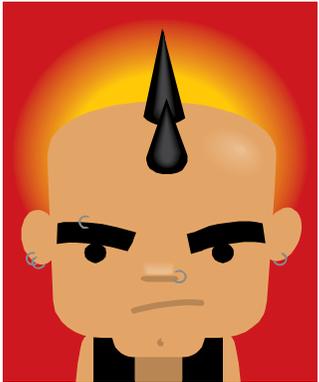
**A case study**





Bad guy

*Hijacking a  
facebook account*



*mapping "friends"*

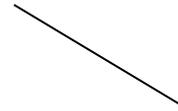
Lisa

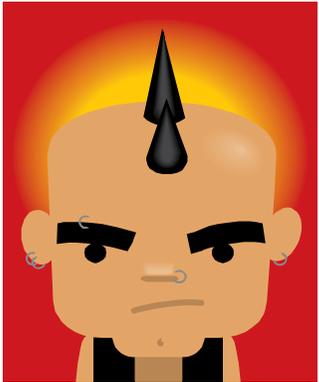
John

Stina

Anna

Sven

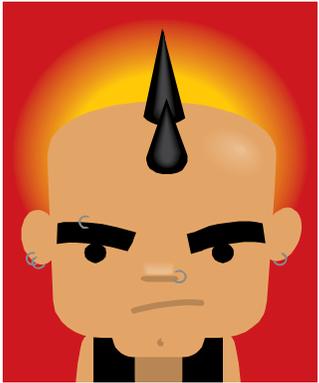




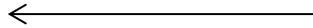
*Everyday communication...*



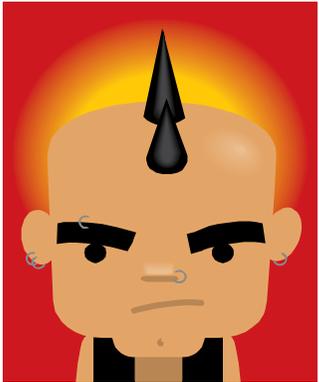
"friend"



*The friend hands over her login (digipass) details to the internet bank...*



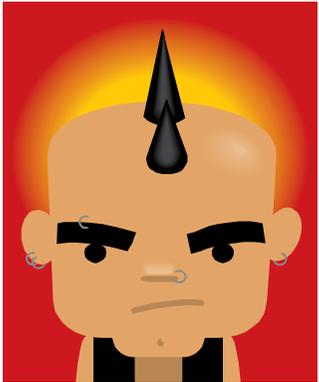
Access to  
her  
internetbank  
account



Access to  
her  
internetbank  
account



Swedbank Account  
belonging to Trustly (3:e  
party PSP)



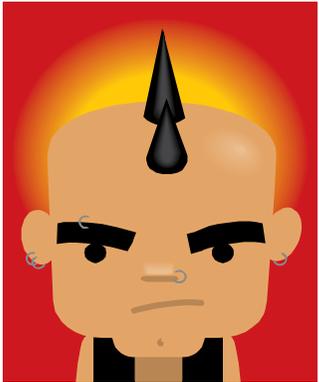
Access to  
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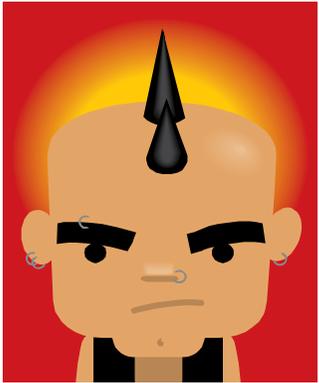


Swedbank Account  
belonging to Trustly (3:e  
party PSP)



Skrill account (Digital wallet)





Access to  
her  
internetbank  
account



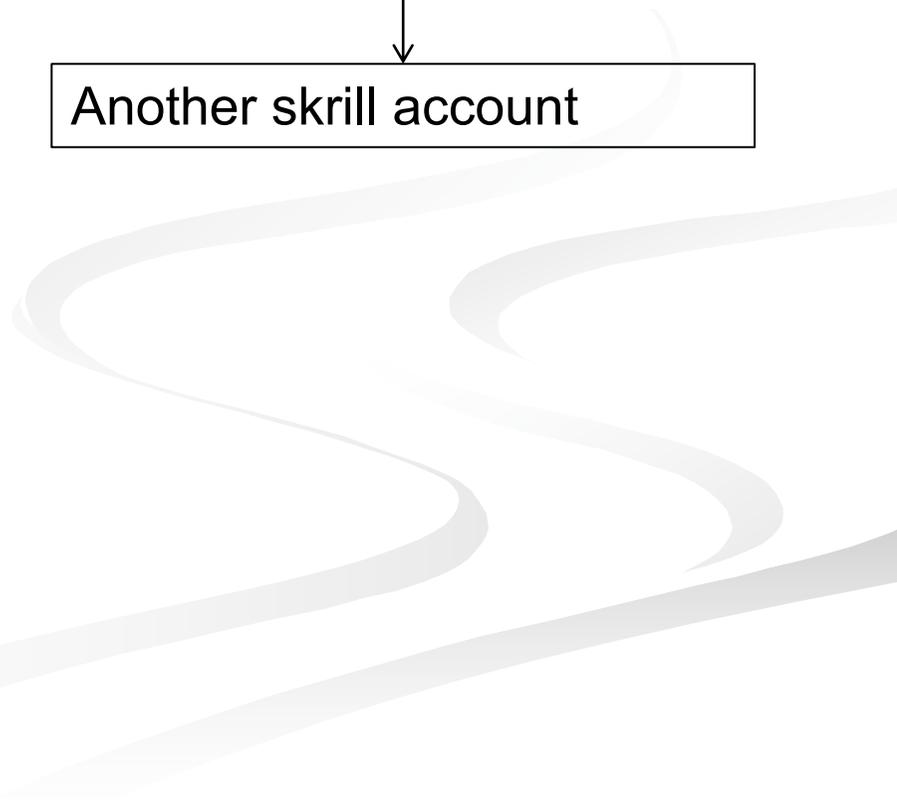
Swedbank Account  
belonging to Trustly (3:e  
party PSP)

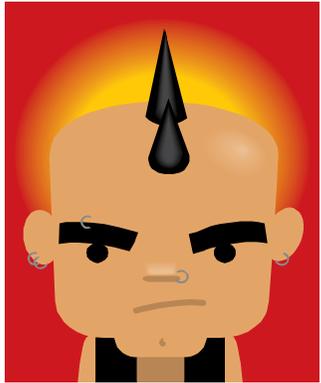


Skrill account (Digital wallet)



Another skrill account





Access to  
her  
internetbank  
account



Swedbank Account  
belonging to Trustly (3:e  
party PSP)



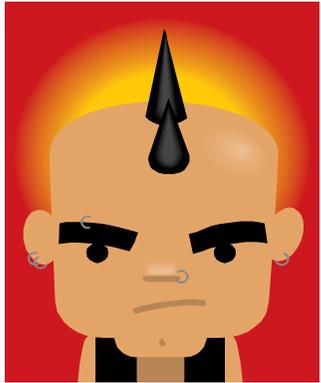
Skrill account (Digital wallet)



Another skrill account



Skrill prepaid  
mastercard



Access to her internetbank account



Swedbank Account belonging to Trustly (3:e party PSP)



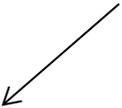
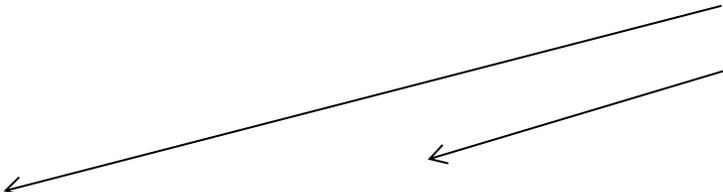
Skrill account (Digital wallet)



Another skrill account



Skrill prepaid Mastercard



Cash out ATM Venezuela

Cash out ATM Frankrike

Cash out ATM Serbien

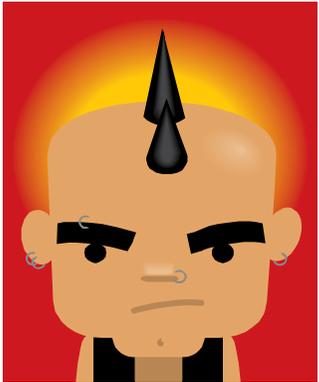
Cash out ATM Lettland

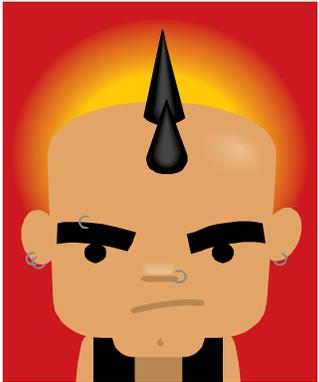
Cash out ATM Slovenien

**That is a complicated road to travel...time to change direction. What do we know about the transaction and it's digital footprints?**

The background of the slide features several light gray, wavy, horizontal lines that sweep across the lower right portion of the frame, creating a sense of movement and depth.

Anonymus cashcard  
dongle for Internet access

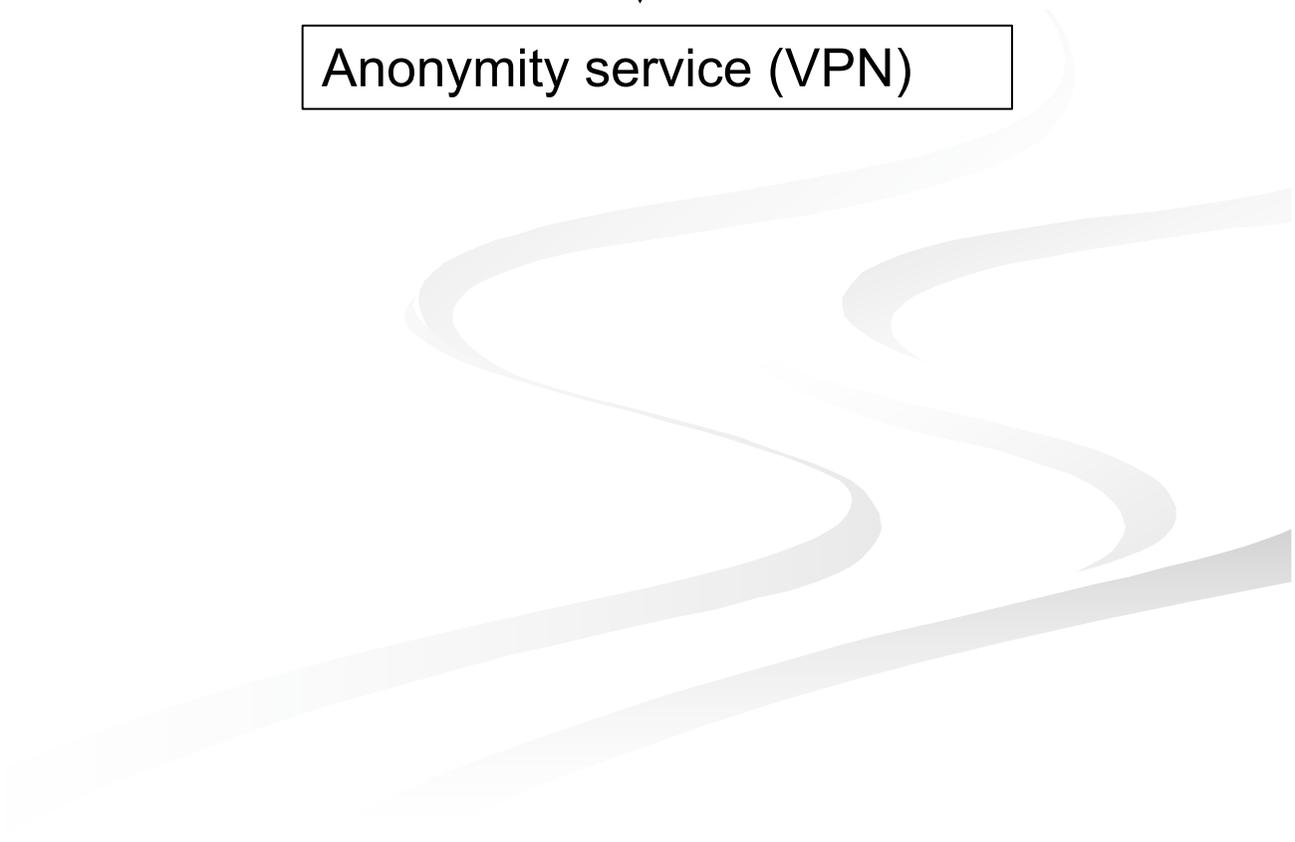


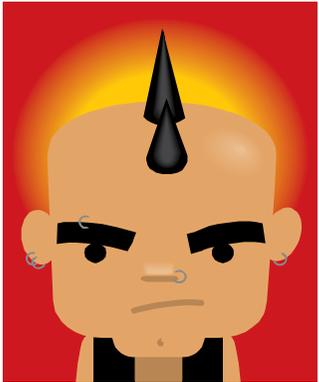


Anonymus cashcard dongle  
for Internet access



Anonymity service (VPN)





Anonymus cashcard dongle for Internet access



Anonymity service (VPN)



Botnet VIP72, outside Moscow)

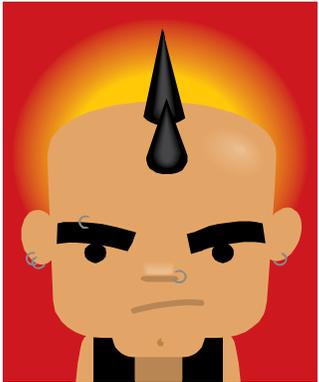
Is it even possible to move on?



Trustly / SIRT



Advanced  
monitoring



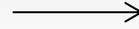
Trustly / SIRT



Advanced  
monitoring

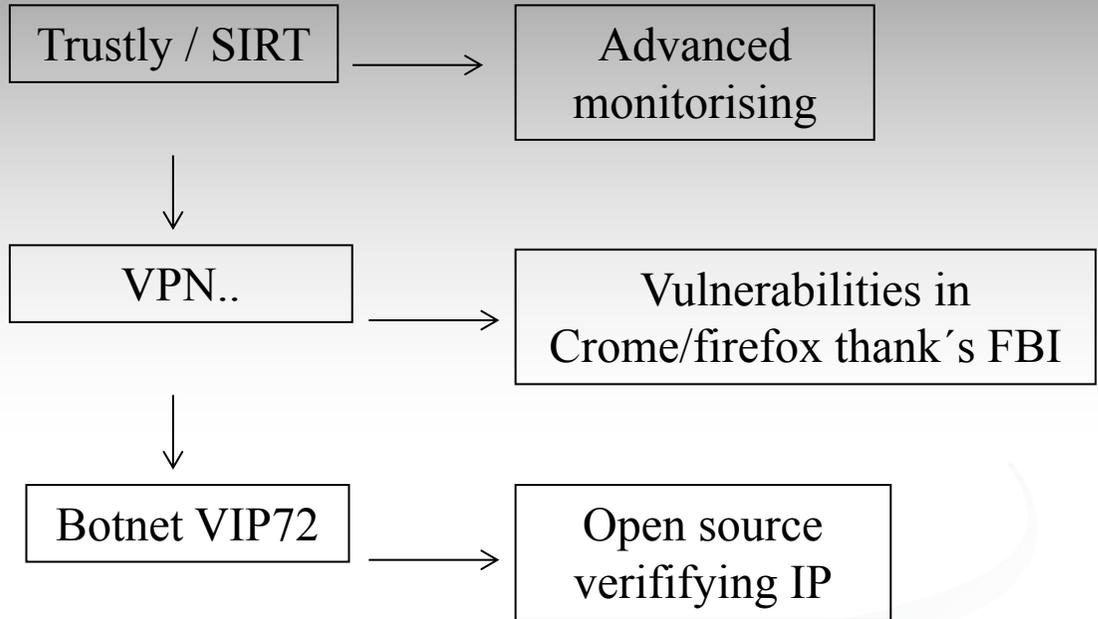
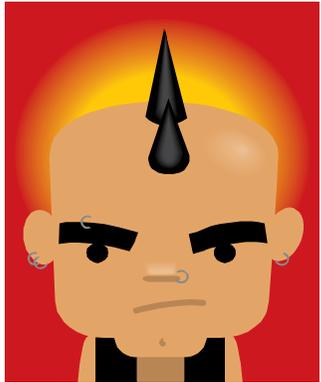


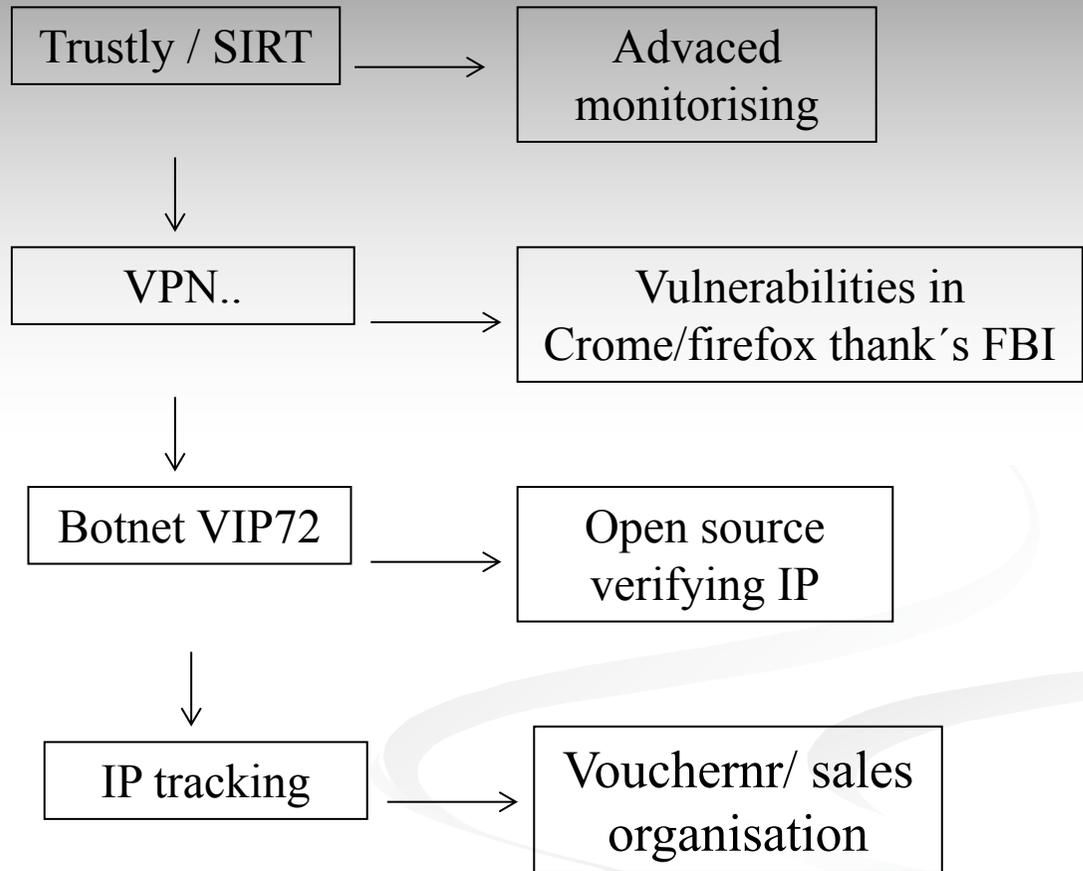
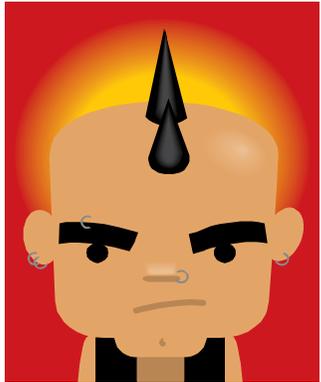
VPN..

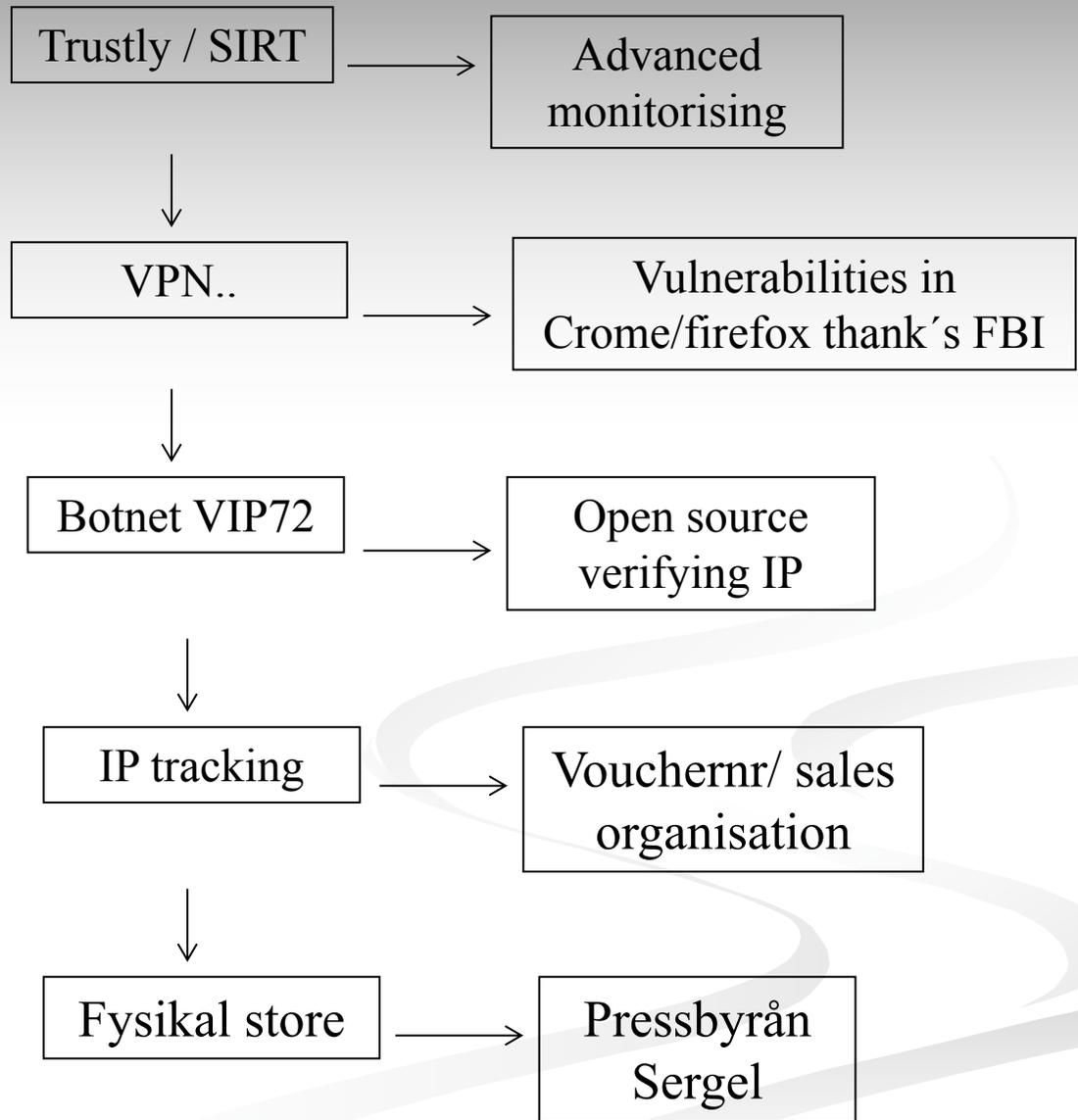
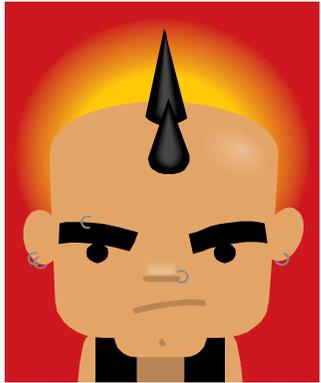


Vulnerabilities in  
Crome/firefox thank's FBI





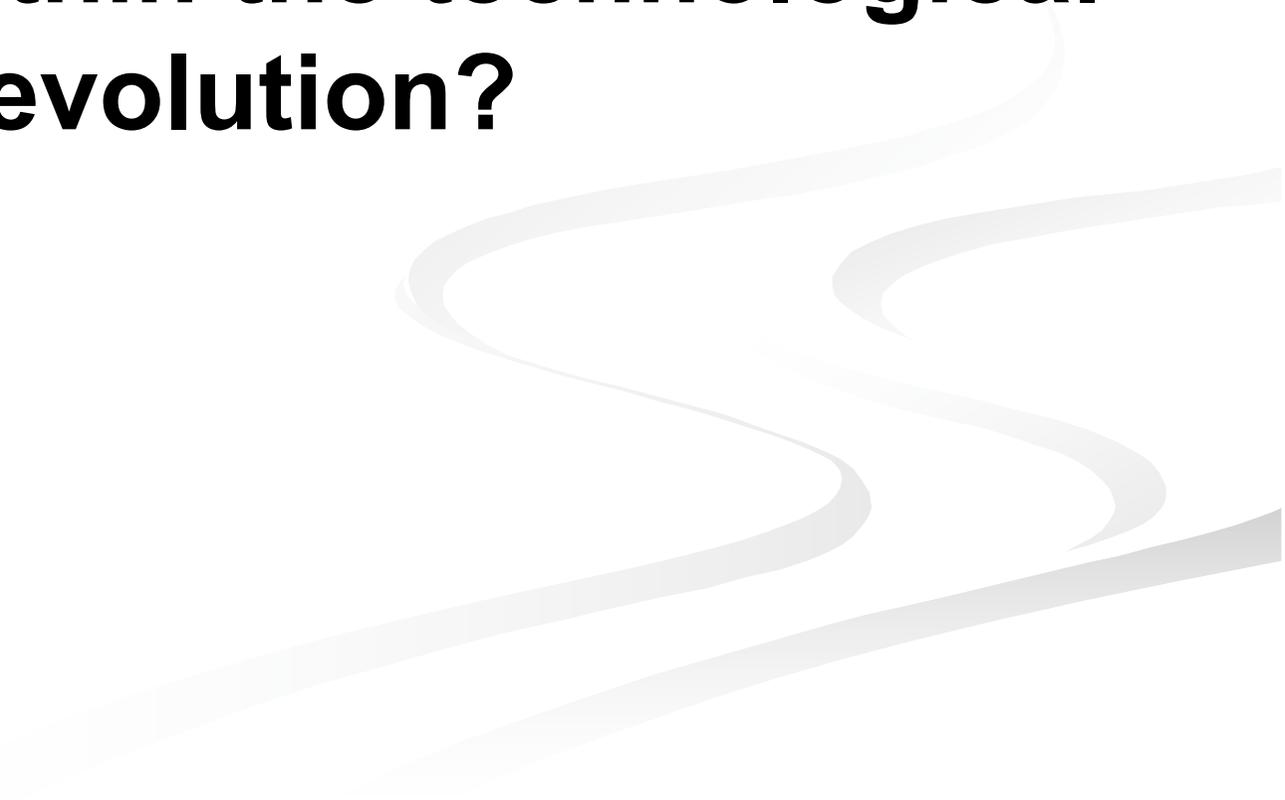




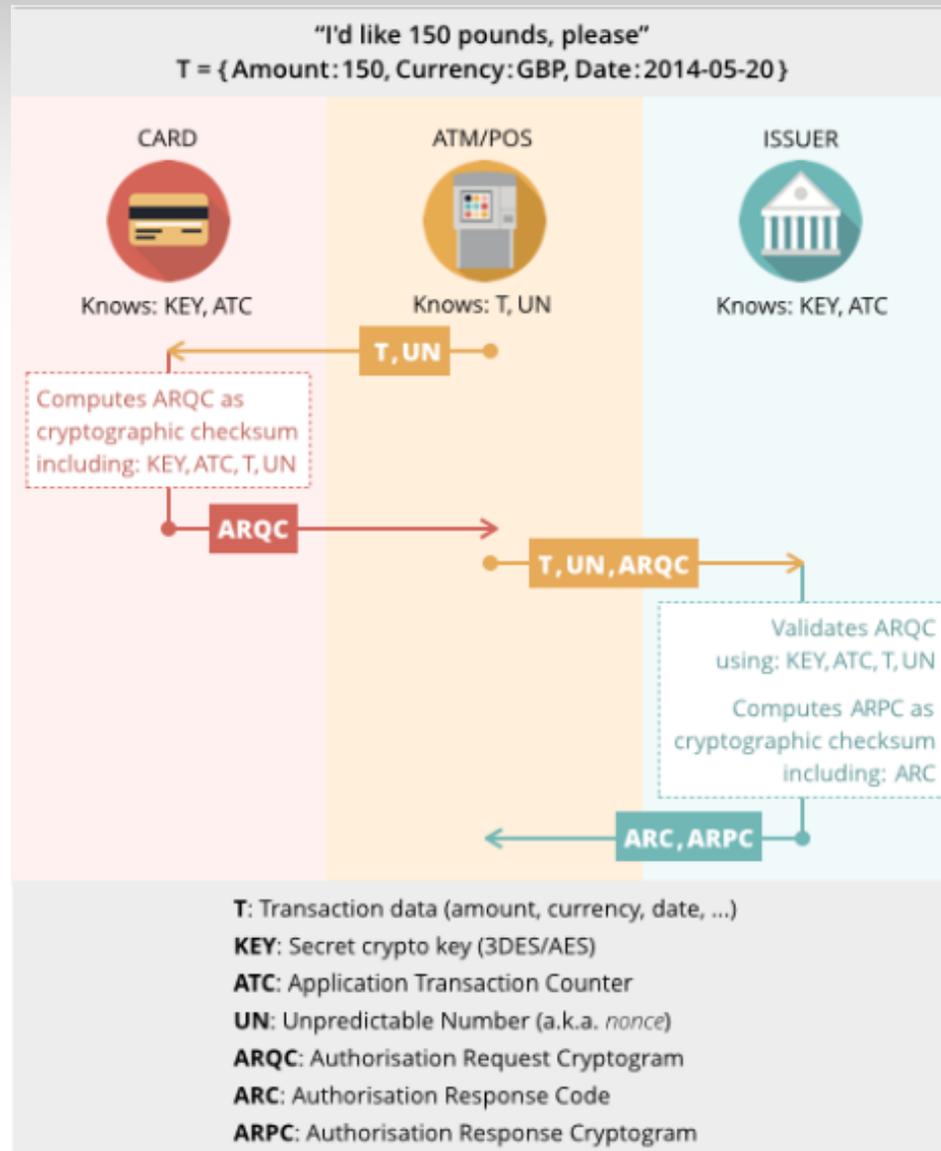
**Got you !**  
**Nothing is impossible, or is it?**



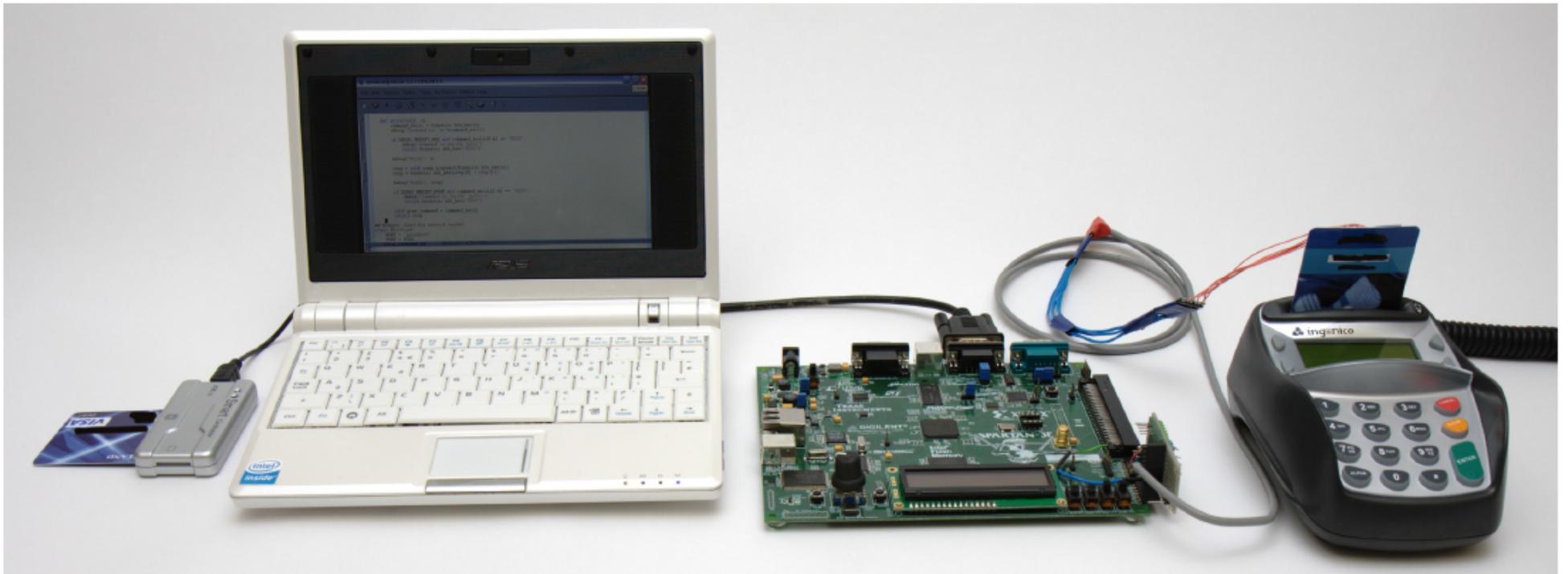
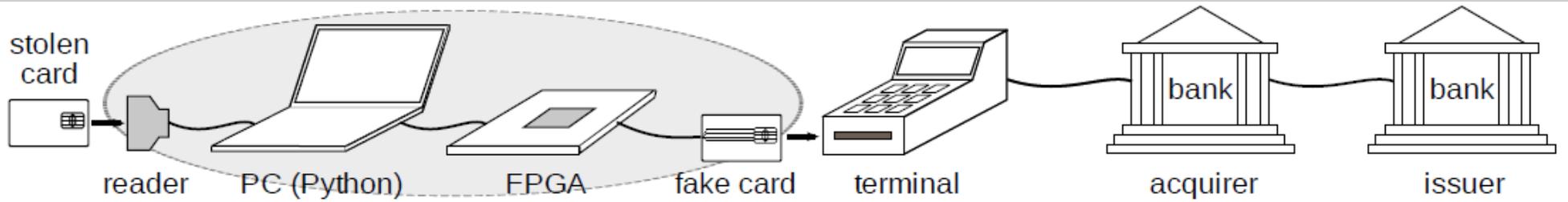
**Are we up to date with the  
criminals within the technological  
evolution?**

The background of the slide features several thick, light gray, wavy lines that flow from the bottom right towards the center, creating a sense of movement and depth.

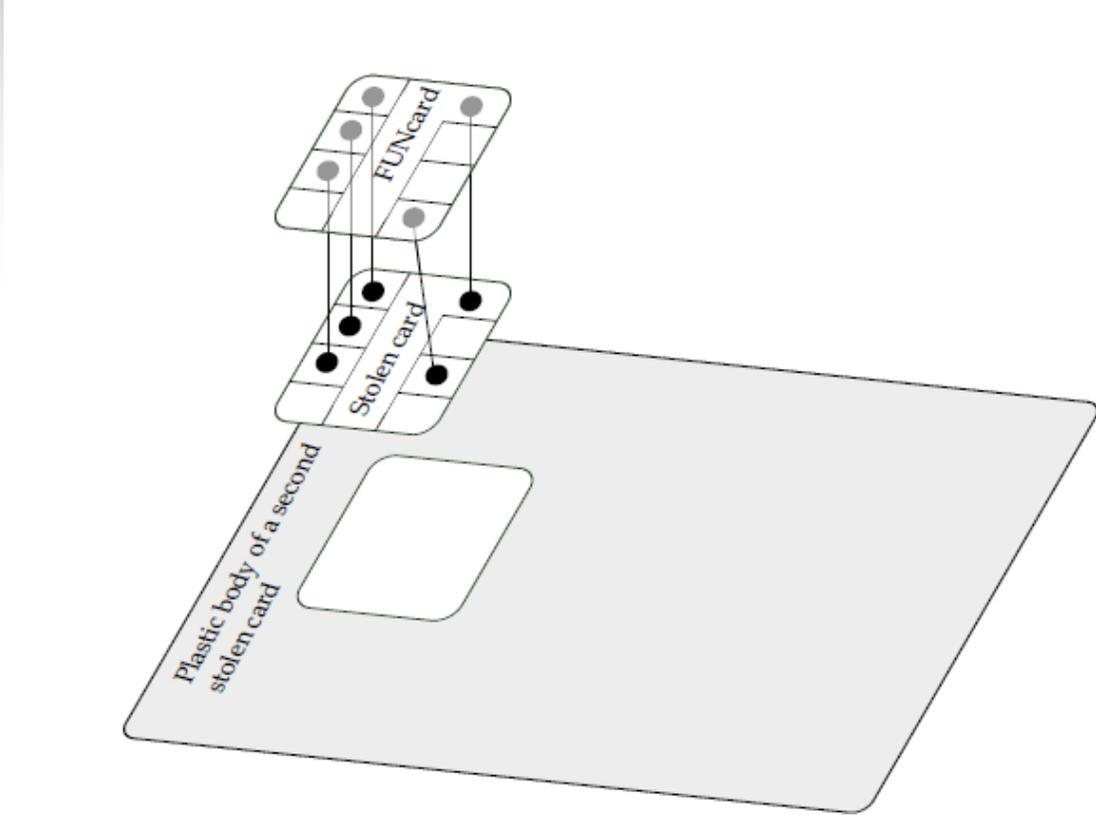
# Cambridge report, a man-in-the-middle attack.



# Equipment and flowchart



# At the same time in the criminal world.....



40 cards total loss 680.000 dollar.

# **Impact of the fraud situation**

- A threat to the monetary system**
- A threat to society**

**But:**

- Too much losses increase the propensity of change**
- The politicians act...**
- PSD2/GDPR**

**Jan Olsson, NBC**

**[jan-o.olsson@polisen.se](mailto:jan-o.olsson@polisen.se)**

**+46(0)10-564 03 72**

**+46(0)70-736 49 32**