

# Fraud

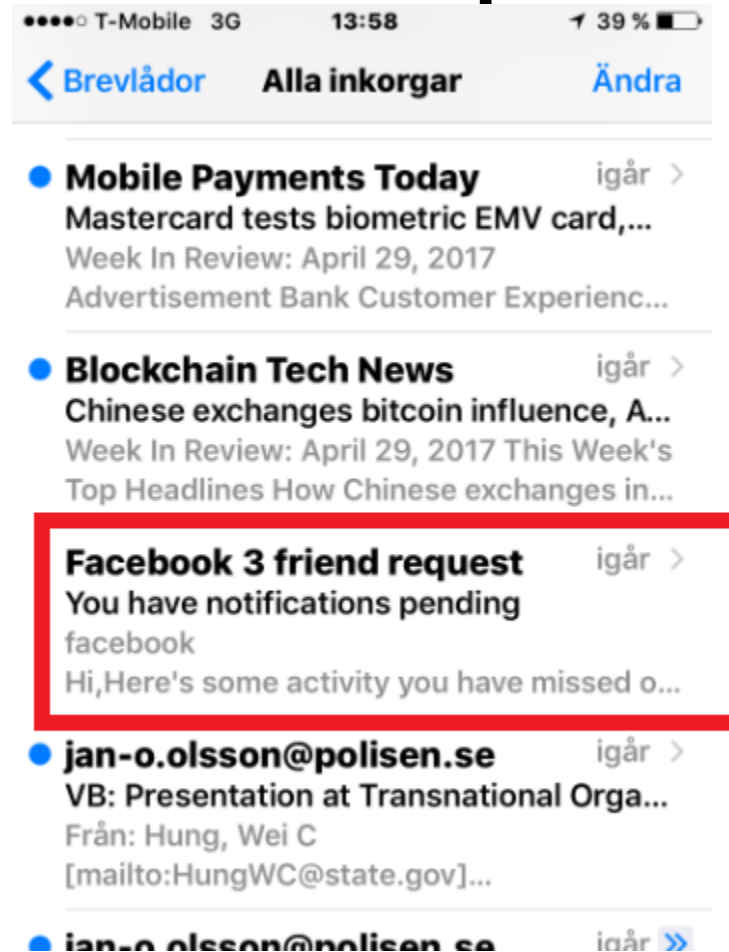
## The evolution of fraud - a threat to Society



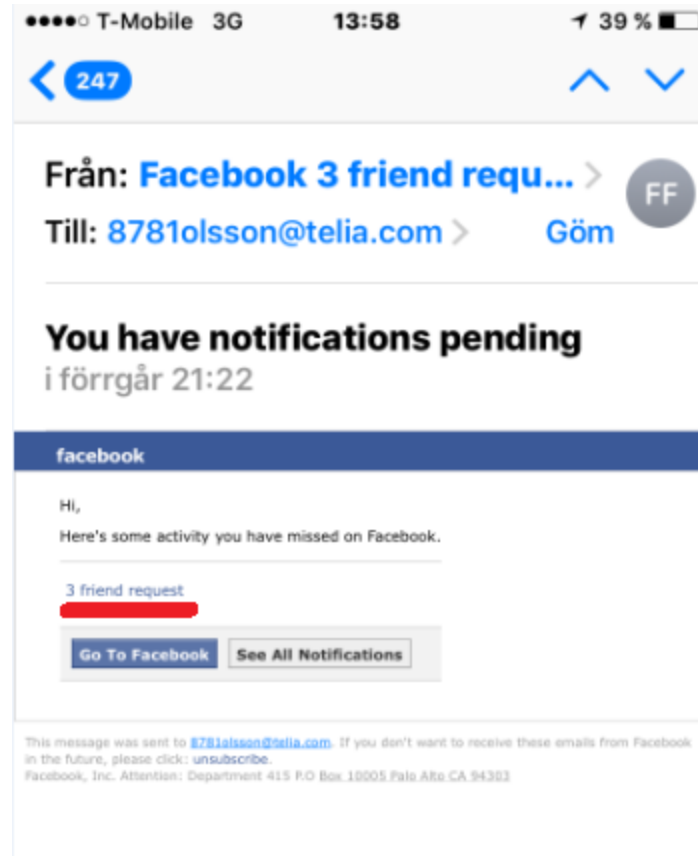
National Fraud Centre (NBC)  
Swedish Police  
Jan Olsson



# Fun in the phone



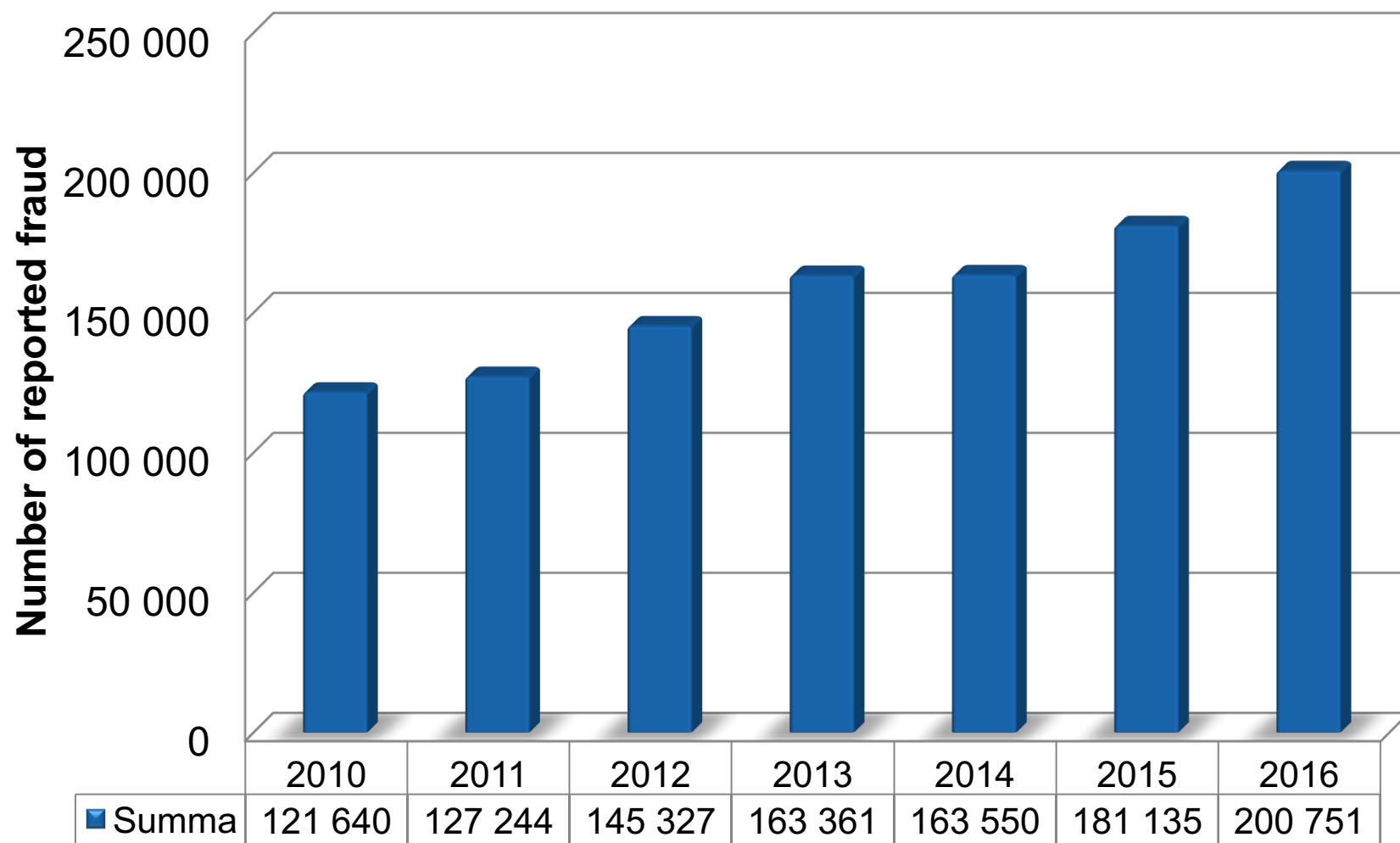
# I seem to be popular, at last



# What the f.....



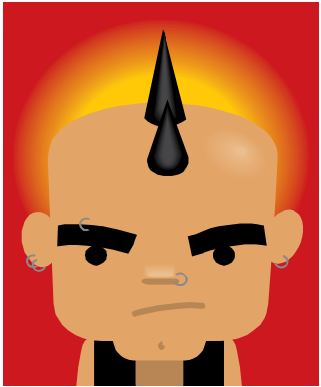
## Development of fraud reported to the Swedish police



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

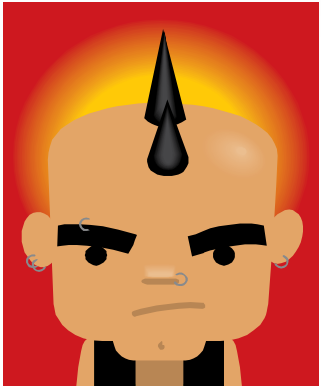
**A case study**





Bad guy

*Hijacking a  
facebook account*



*mapping "friends"*

Lisa

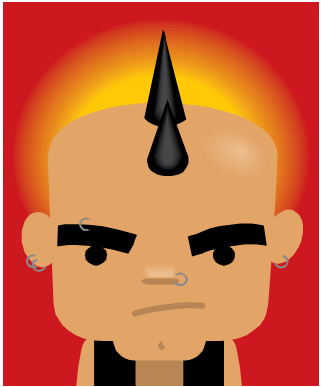
John

Stina

Anna

Sven

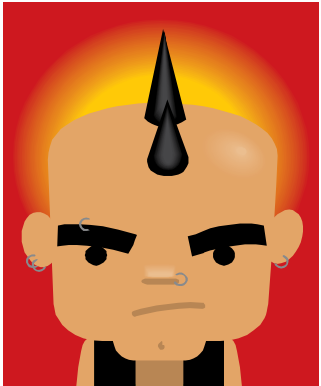




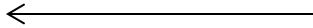
*Everyday communication...*



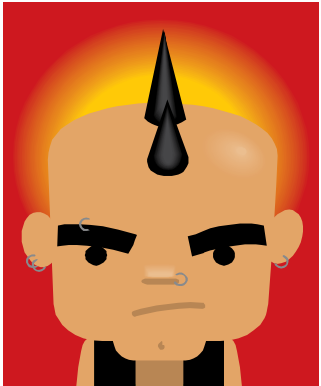
"friend"



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



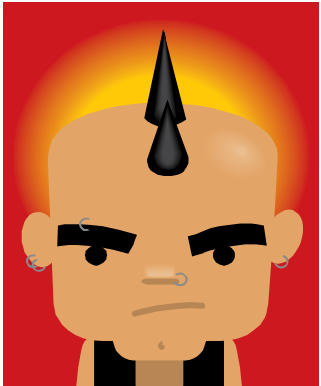
Access to  
her  
internetbank  
account



Access to  
her  
internetbank  
account



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



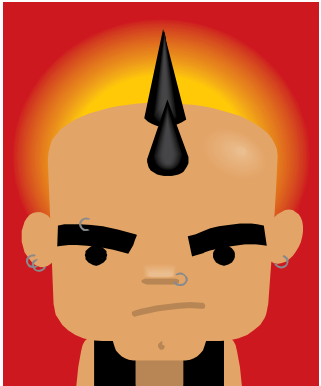
Access to  
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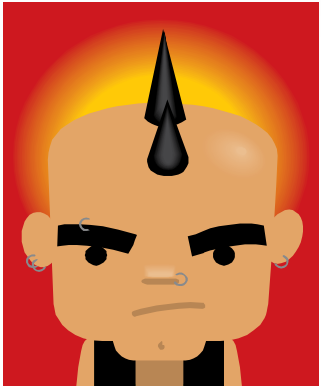


Swedbank Account  
belonging to Trustly (3:e  
party PSP)



Skrill account (Digital wallet)





Access to  
her  
internetbank  
account



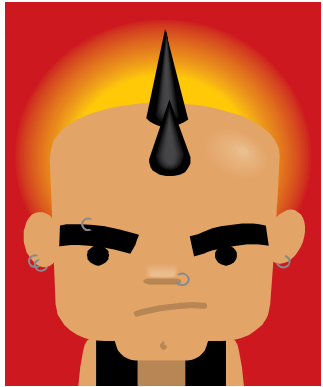
Swedbank Account  
belonging to Trustly (3:e  
party PSP)



Skrill account (Digital wallet)



Another skril account



Access to  
her  
internetbank  
account



Swedbank Account  
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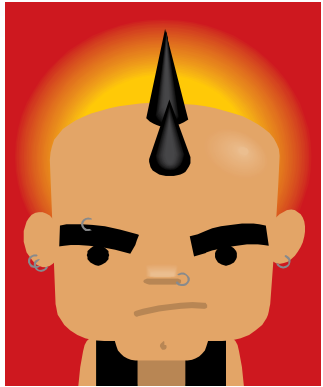
Skrill account (Digital wallet)



Another skrill account



Skrill prepaid  
mastercard



Access to  
her  
internetbank  
account



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



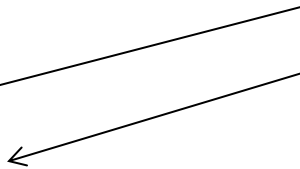
Skrill account (Digital wallet)



Another skroll account



Skrill prepaid Mastercard



Cash out ATM  
Venezuela

Cash out ATM  
Frankrike


Cash out ATM  
Serbien

Cash out ATM  
Lettland

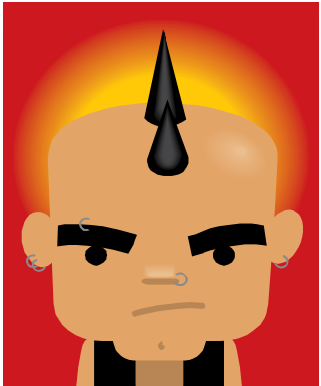
Cash out ATM  
Slovenien

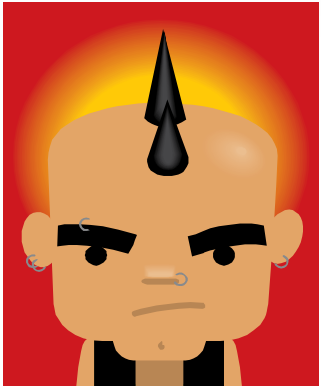


**That is a complicated road to travel...time to change direction. What do we know about the transaction and it's digital footprints?**



Anonymus cashcard  
dongle for Internet access

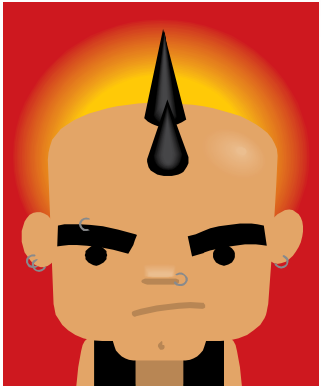




Anonymus cashcard dongle  
for Internet access



Anonymity service (VPN)



Anonymus cashcard dongle for  
Internet access

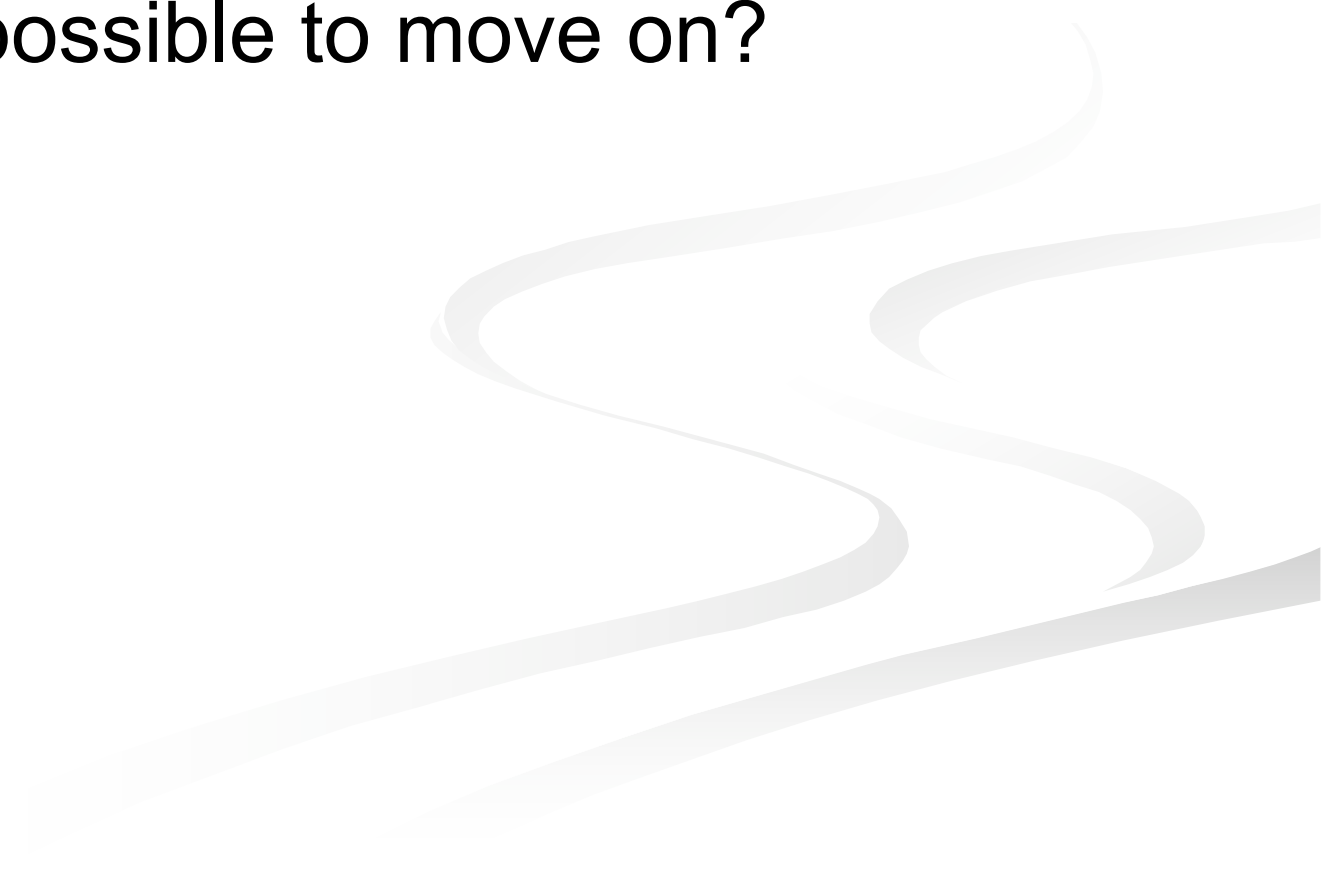


Anonymity service (VPN)



Botnet VIP72, outside Moscow)

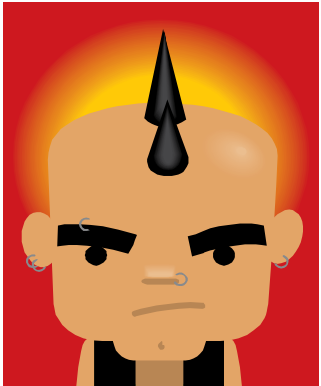
Is it even possible to move on?

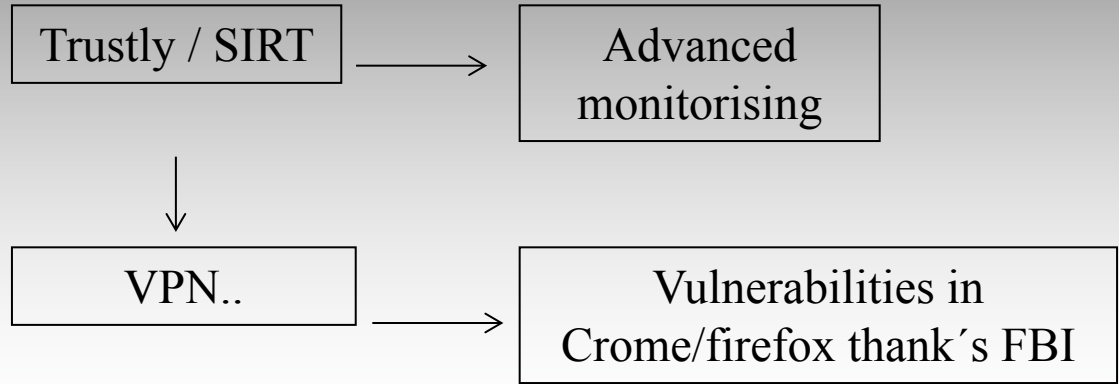
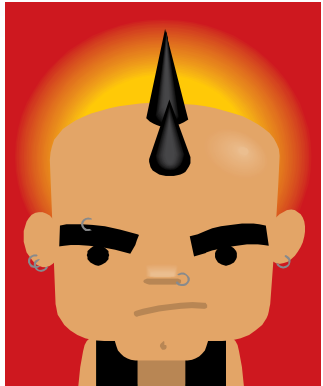


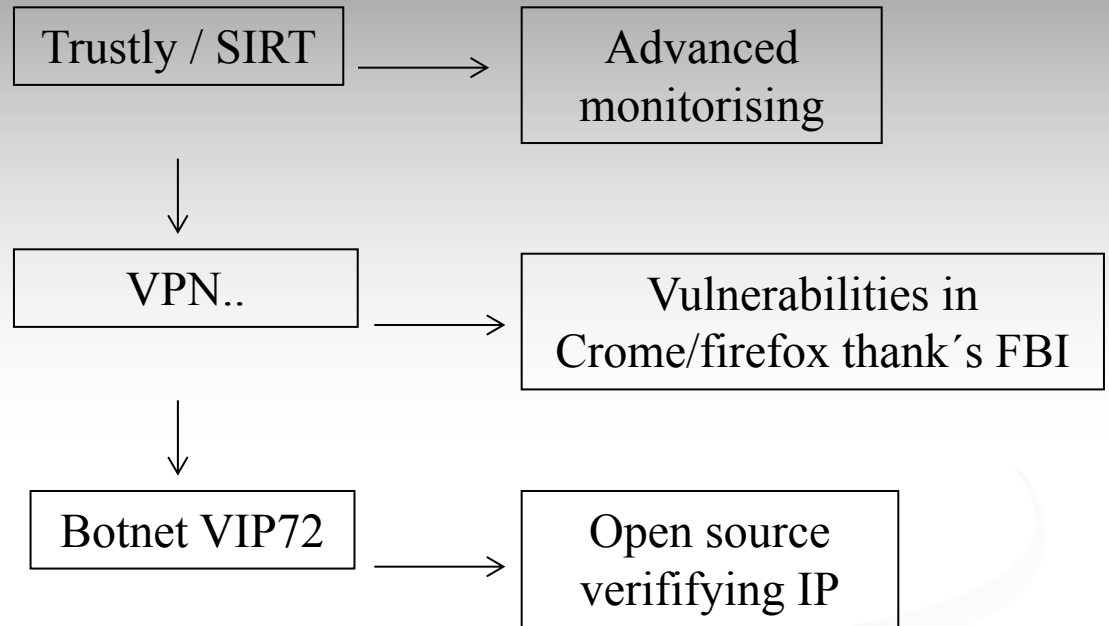
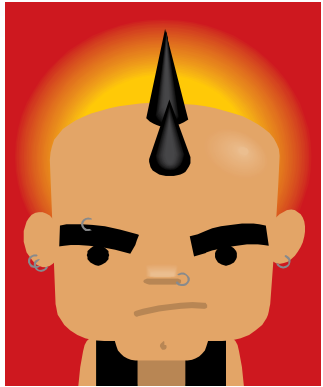
Trustly / SIRT



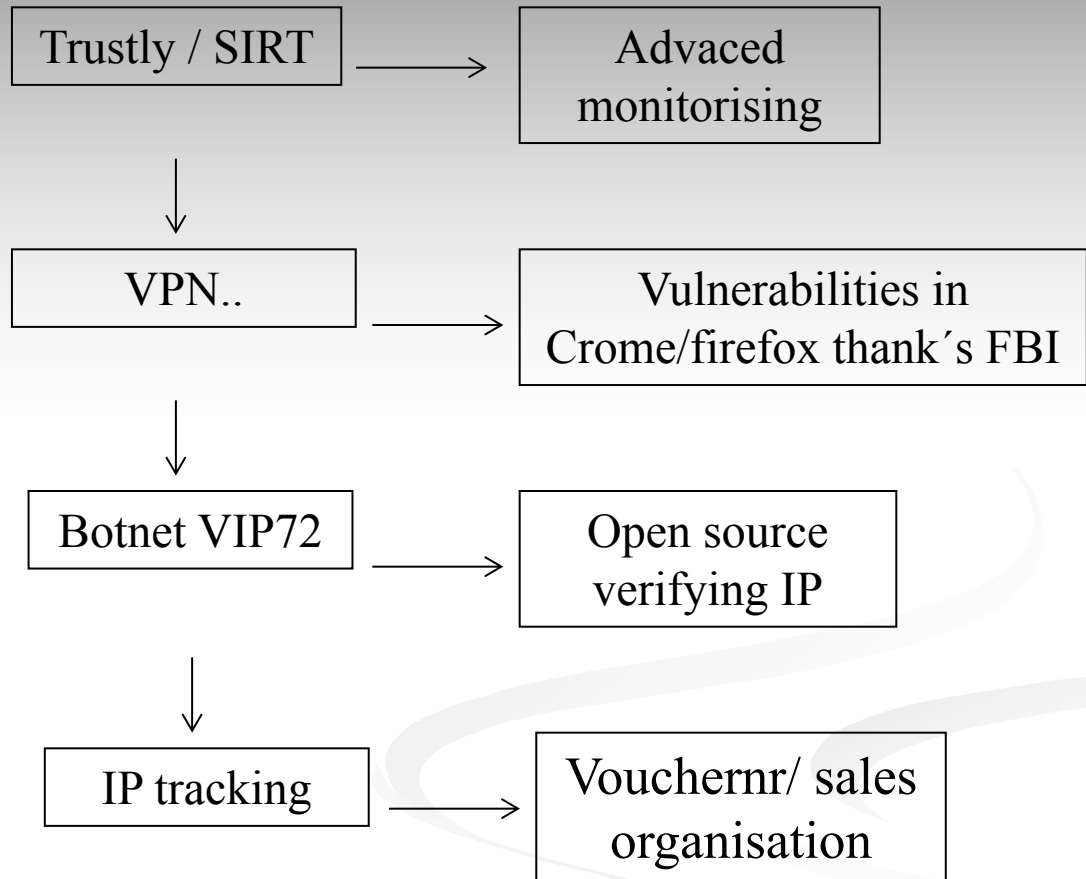
Advanced  
monitorising

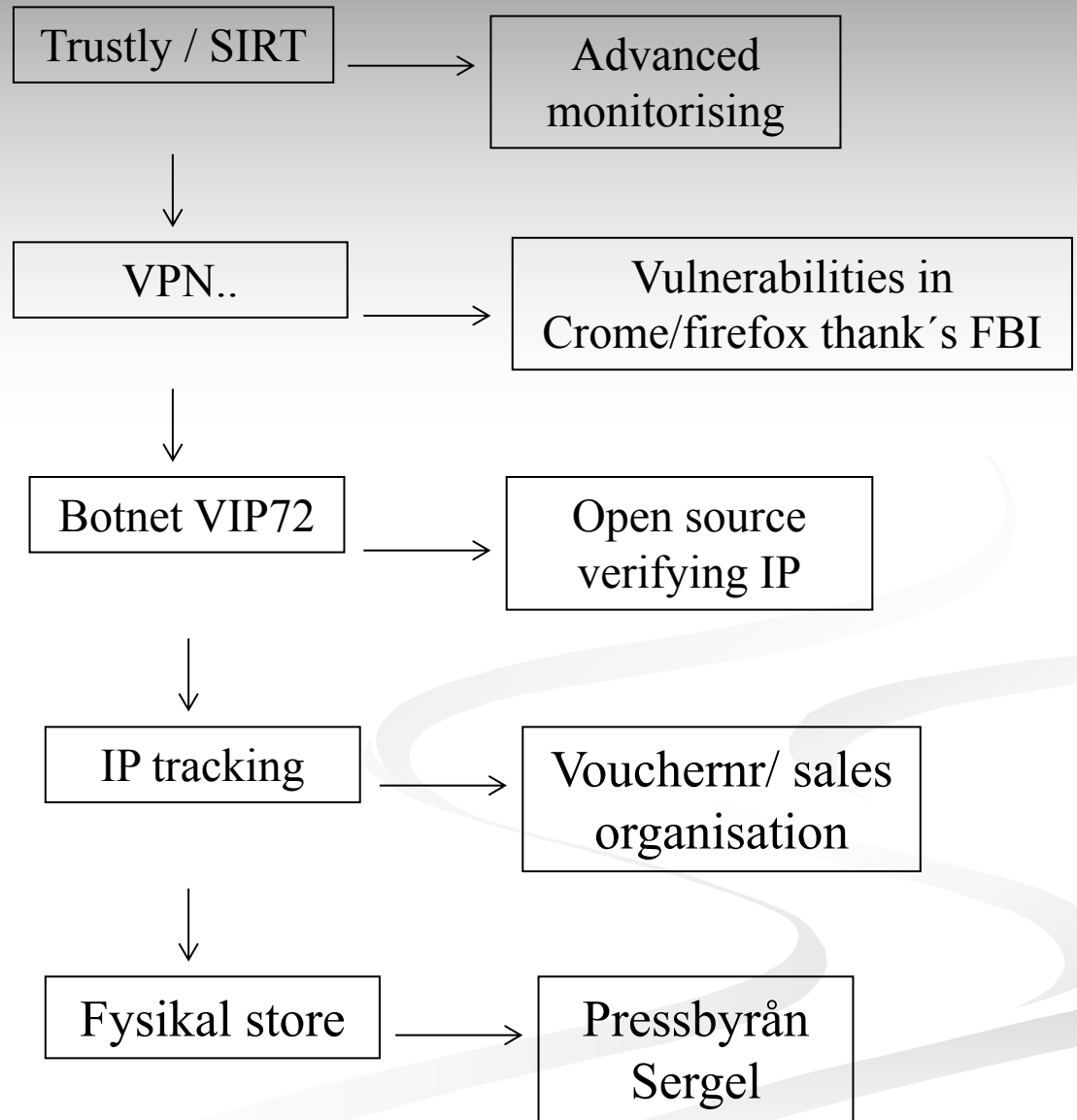
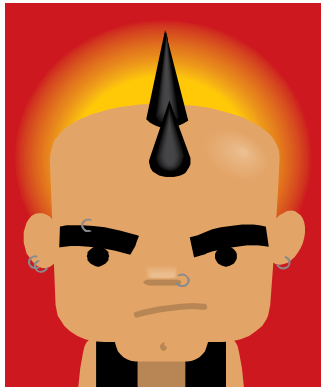












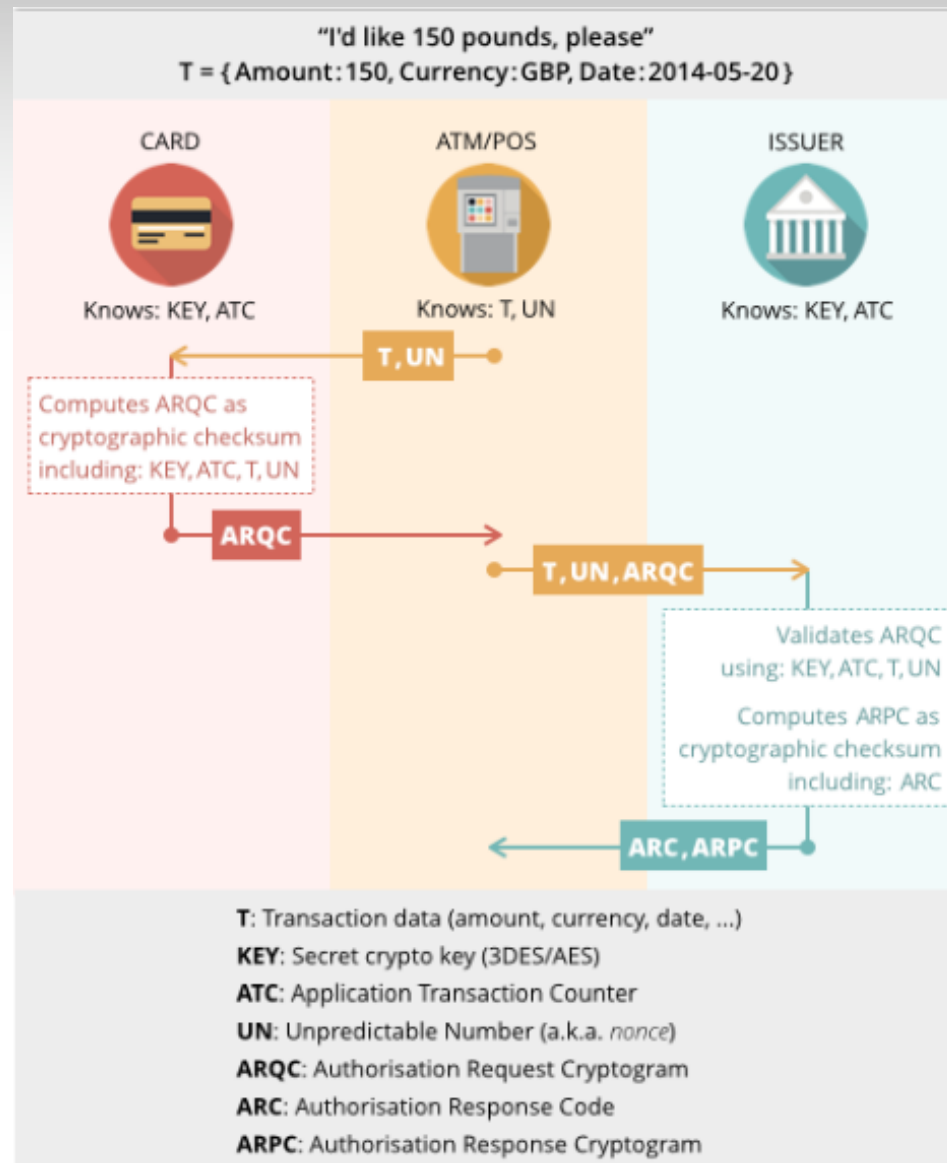
**Got you !**  
**Nothing is impossible, or is it?**



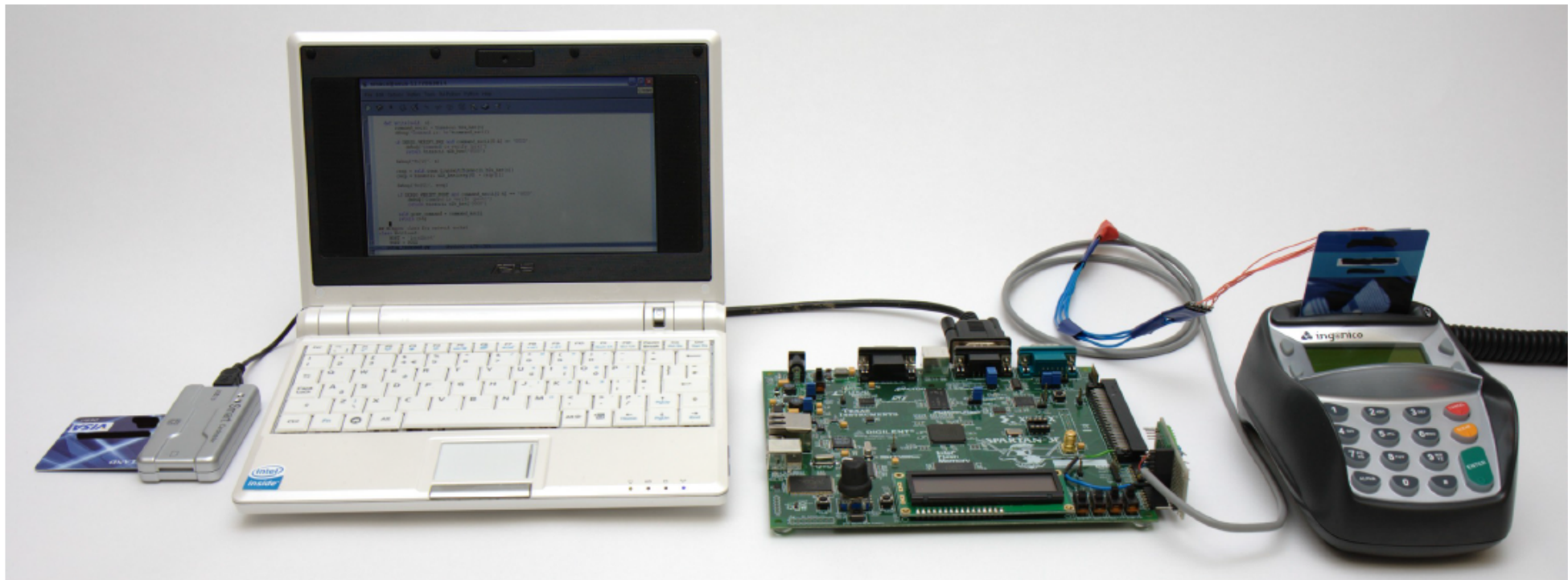
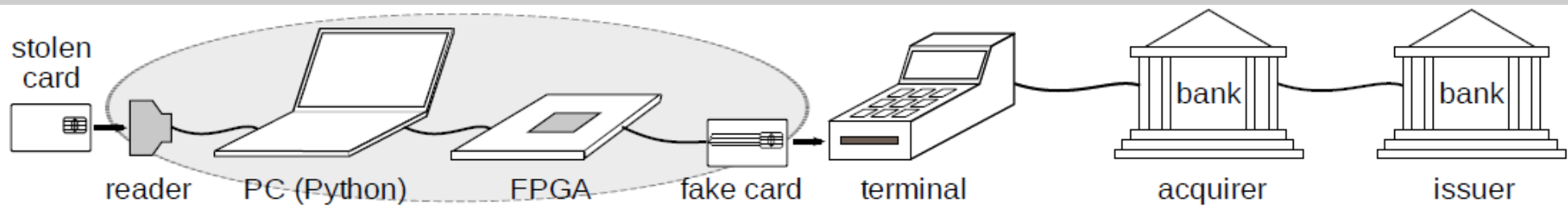
**Are we up to date with the  
criminals within the technological  
evolution?**

Abstract, light gray wavy lines that flow from the bottom right towards the center of the slide, creating a sense of movement and evolution.

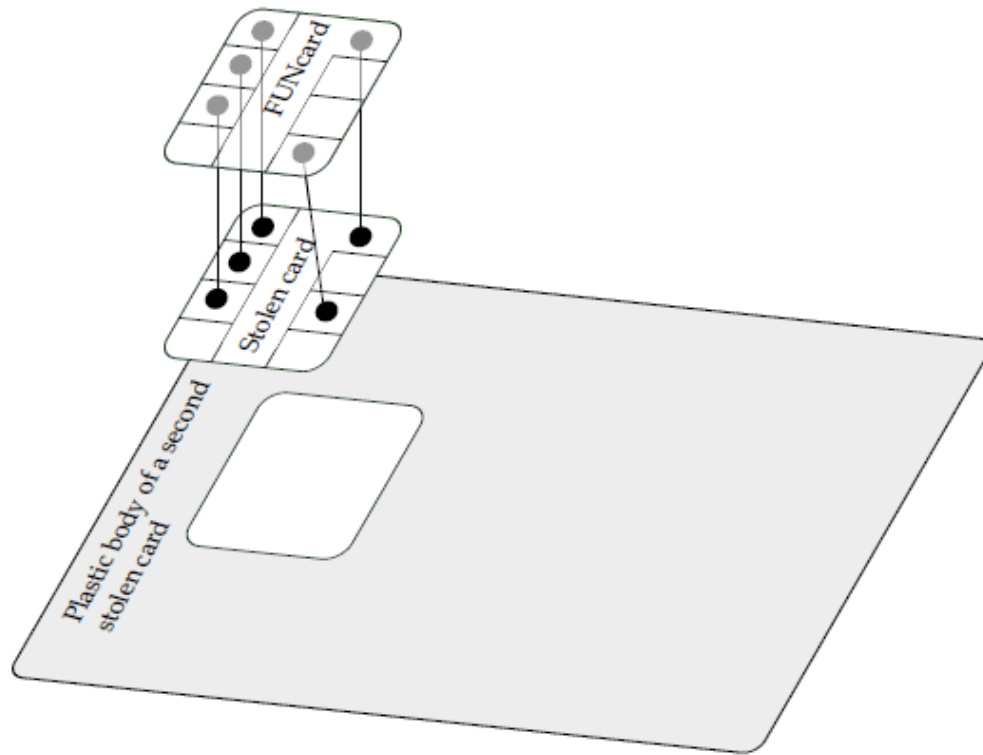
# Cambridge report, a man-in-the-middle attack.



# 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**



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