

## The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



### Looking Out for ..... Malware

Number 19 in a series of notes on important issues.

‘Malware’ is an expression that has been coined to describe all the nasty bits of software that criminals have developed to infect our computers and to defraud us. Here are some of the other expressions that this growth industry has spawned. They describe a variety of ways on which these criminals can attack this important aspect of our lives.

**Phishing:** A phony website that looks exactly like a website you trust (for example your bank). The attacker lures you to visit the phony website perhaps by sending you a fraudulent email. As soon as you try to sign in, the attacker grabs your login credentials and can use them to login to the real website and impersonate you.

**Pharming:** Causes your computer to go to fraudulent website each time you visit a real website by infecting your computer or compromising your Internet service network. Once you try to sign in, the attacker grabs your login credentials and can use them.

**Keylogger:** Malicious software that hides itself inside your computer. It records keystrokes each time you type and sends this information to the attacker. By grabbing your sign-in credentials, an attacker can login to your accounts.

**Man in the Browser:** Malware inside your browser controls everything. It can read sensitive information such as your sign-in credentials and pass them to the attacker. It can also generate transactions, such as transferring money from your account to the attacker's account.

**Screen Capture:** Malware takes pictures of your computer screen and sends them to the attacker. Screen shots can include your account details, balance, and even credentials when the website uses a keypad for login.

**Session Hijacking:** Malware that steals your session parameters with a specific website and sends this information to the attacker. These session parameters can then be used by the attacker to take over your session with the website and to bypass the authentication process that is required to log into that website.

**Smishing:** Enables criminals to steal victims’ money or identity, or both, as a result of a response to a text message. It uses a mobile phone to manipulate innocent people into taking various actions which can lead them to be defrauded.

Criminals are clever and think of new ideas every day.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall