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Banking Trojans Attack SMS Verification Codes

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The prevalence of online banking fraud has led banks to develop new methods of validating transactions and protecting their customers. These include using out-of-band communication, such as SMS, to send a verification code that the customer must enter online. At least two trojan families are now circumventing these methods.

Zeus trojan variant Mitmo targeted Symbian and Blackberry mobiles in September 2010, intercepting the authentication SMS and forwarding it to the attacker. The attacker uses the victim's infected computer as a proxy, logging in to the banking website with stolen credentials and using the intercepted authentication code.

Trojan-Spy:W32/Spyeye is a Windows trojan toolkit that since April has been deploying Trojan:SymbOS/Spitmo, a Symbian mobile phone trojan that, once installed on the customer's phone, intercepts the mTAN (mobile Transaction Authentication Number) SMS sent by the bank and sends it to the attacker by HTTP. A new variant targeting the popular Android mobile phone platform appeared in September.

It is apparent that the developers of Zeus and SpyEye are two separate groups of criminals, some SpyEye variants search for and disable Zeus infections, but later variants show the source code has been merged, so the groups may have joined forces.

The attackers target different banks in turn, tailoring the malware to the bank's practices so that victims do not notice anything amiss.

Yui Kee Chief Consultant Allan Dyer commented, "In May 2010 I wrote, 'Two trends are on a collision course, on one hand, smartphones with internet browsing are becoming cheap and common, on the other hand, banks are desperate to counter online insecurities by using out-of-band transmission of a one-time-password. How soon will it be before malware that collects your account details as you browse your bank website, initiates a transaction and silently collects and uses the OTP sent by SMS exists?', the answer to my rhetorical question is not long at all!"

Online banking users should:

- Only use their own computer for online banking
- Protect their computers and mobile devices using anti-malware software
- Be cautious about installing any software

- Be aware of the social-engineering techniques used by attackers, and contact their bank if they receive suspicious messages

More Information

[SpyEye Changes Phone Numbers to Hijack Out of Band SMS Security](#)

[First SpyEye Attack on Android Mobile Platform now in the Wild](#)

[SpyEye banking trojan: now with SMS hijacking capability](#)

[Android banking trojan intercepts security texts](#)

[SpyEye mobile banking Trojan uses same tactics as ZeuS](#)

[Trojan:SymbOS/Spitmo.A](#)

[No longer just the 'Dirty Dozen'](#)

[Android SpyEye Spitmo Discovered](#)

[ZeuS Variants Targeting Mobile Banking](#)

[ZeuS Mitmo: Man-in-the-mobile \(I\)](#)

[ZeuS Mitmo Strikes Again: Polish ING Bank](#)

Pioneering IT Titan Dies

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Dennis Ritchie, father of C and co-developer of Unix died on 8th October 2011 after a prolonged illness.

Working at Bell Labs in the 1960's and 70's, Ritchie created the C programming language and, along with Ken Thompson, Unix. The C language allows fine control of the underlying hardware while providing the power of high-level features, making it an ideal choice for developing a general-purpose operating system. Unix was a successor of Multics, an early timesharing operating system, but it simplified it, keeping the best and developing its own philosophy, including *everything is a file* and providing small, simple tools that can be linked in scripts to provide complex functionality. Together, C and Unix were hugely influential on minicomputers in the 70's and 80's, and many Unix variants proliferated.

Today, C is still the world's second most popular programming language, after Java, which owes much to C in its heritage; and Unix variants, including Linux and Mac OS X, are widely-used. For example, in [Netcraft's survey of the most reliable hosting company sites in September 2011](#), seven out of the top ten sites use a Unix variant.

In 1983, Ritchie and Thompson jointly received the Turing Award for developing Unix. Ritchie's humility can be seen in his quote, "*C is quirky, flawed, and an enormous success.*"

More Information

[Dennis Ritchie: The C man who booted Unix](#)

[Dennis Ritchie](#)

[Dennis Ritchie, Father of C and Co-Developer of Unix, Dies](#)

[Dennis Ritchie, co-creator of Unix and C, has died](#)

[Unix creator Dennis Ritchie dies aged 70](#)

[Dennis Ritchie obituary](#)

[Most Reliable Hosting Company Sites in September 2011](#)



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