



Idrach Ltd

Pragmatic Information Security

The True Cost of Internet Crime?

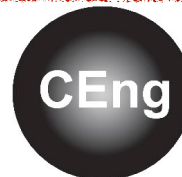
Eur Ing Matthew W A Pemble

BEng CEng FBCS FICAF MIET CISSP CFE etc, etc



Who am I?

- Independent security consultant
 - Incident management & investigations,
 - HMG security & specialist architecture.
- Set-up RBSG “Investigation & Threat Management”
- National Occupational Standards for Countering e-Crime.
- House of Lords “Personal Internet Safety” enquiry





Always an 'e' in 'Crime'?

- Many crimes have electronic components
 - Computer use
 - Email, Web-Browsing
 - Documentation & timelines
 - Mobile Telephony
 - Location Services
- Digital Forensics is slow and resource intensive.

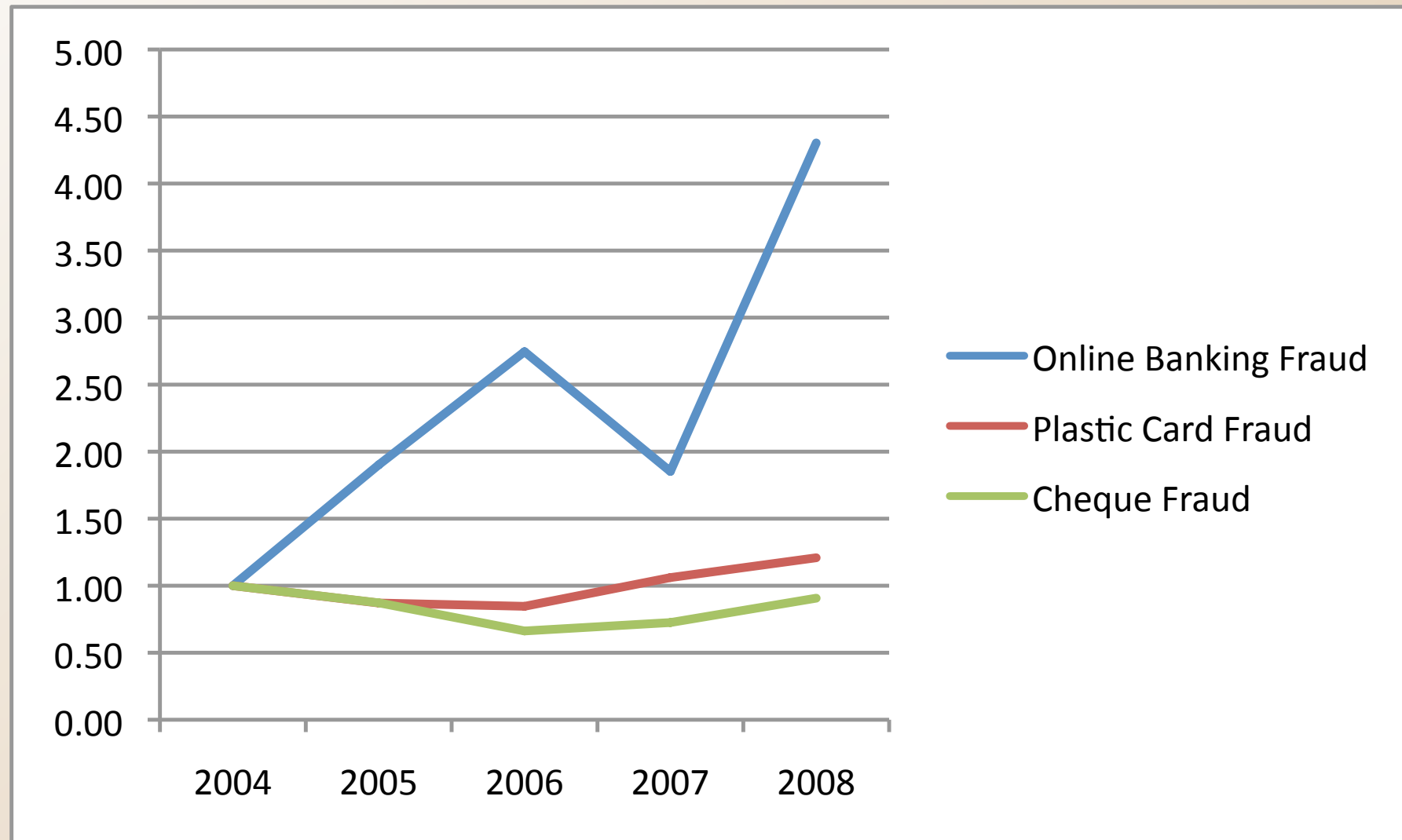


Definitions

- e-Crime
 - a crime that can only be committed by electronic means
 - Crimes that are only practical because of electronic connectivity
- Spam
- Phishing & Variants
- Malware
- Advanced Fee Fraud
 - Consumer '419', lottery and similar
 - Business "Contract Bid" fees.

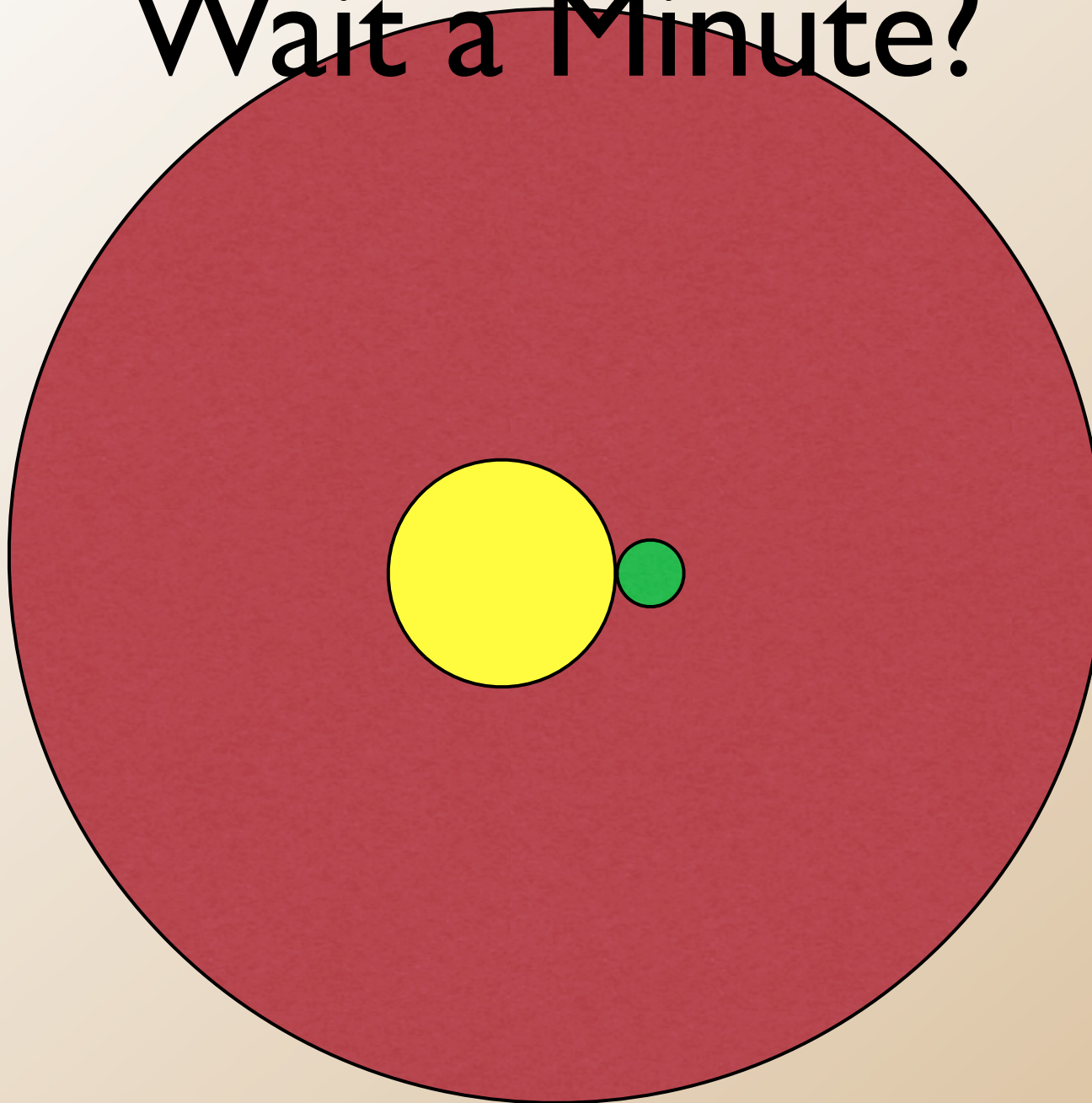


Mandatory Scary Graph





Wait a Minute?





Real Costs of e-Fraud?

- Financial
 - Limited in business context
 - Can be significant in personal context (espec 419)
- Diversion of resources
- Additional controls
 - Technology & personnel resource
- Consumer Confidence



Difficulties?

- Time & relative cost for forensic analysis
- Relatively low value of most events
- Monitoring public internet safety is invasive and technically difficult.
- Data Protection
 - Although see s29 and SI2000/417
- Public perception of fault



More Difficulties

- Bank versus Law Enforcement incentives
 - Minimise losses & publicity
 - Maximise detections & higher profile crime
- The international dimension
- Complex controls versus universal provision.



Solutions

- Simpler reporting mechanisms
 - Neither the police nor the banks do well here
- Better co-operation
 - Bank investigators without police powers
 - Banks often have more time, better kit and fewer terrorists to chase.
- International dimensions must be sorted
- FIRST
 - Law Enforcement / CSIRT Co-operation SIG



International Finance Corporation

Business proposal,

My name is Matthew Pemble, I am Security Manager, International Finance Corporation. We are conducting a standard process investigation on behalf of the International Banking Conglomerate.

This investigation involves a client who shares the same surname with you and also the circumstances surrounding investments made by this client at "IFC Group", the Private Banking arm of International Finance Corporation. The client died in testate and nominated no successor in title over the investments made with the bank. I would respectfully request that you keep

the contents of this mail private and respect the integrity of the information you come by as a result of this mail. I would like to intimate you with certain facts that I believe would be of interest to you. You share similar details to the late fellow and for that reason I am seeking your consent to present you as the next of kin and have them release the deposit to you. We share the proceeds 50/50.

If my offer is of no appeal to you, delete this message and forget I ever contacted you. Do not destroy my career because you do not approve of my proposal. I ask that you do not destroy my chance, if you will not work with me let me know and let me move on with my life but do not try to destroy me because I have evaluated the risks and the only risk I have here is from you refusing to work with me. I am the only one who knows of this situation and now you are second.

For the sake of transparency in this matter, you are free to make immediate contact with me through my confidential email: matthewpemble@live.com once I get your positive response to this email, I will initiate you with the process towards a conclusion.

I send you this mail not without a measure of fear as to what the consequences, but I know within me that nothing ventured is nothing gained and that success and riches never come easy or on a platter of gold.

Kind regards,
Matthew Pemble.



Questions?

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