

# BITS

FINANCIAL SERVICES  
R O U N D T A B L E

## **BITS Debit Card/ATM Fraud Resource List**

Updated July 30, 2008

### **ATM Fraud:**

November/ December 2006

ATM Fraud: Does It Warrant the Expense to Fight it? (Article)

[http://www.bai.org/bankingstrategies/2006-nov-dec/on\\_operations/](http://www.bai.org/bankingstrategies/2006-nov-dec/on_operations/)

November/ December 2006

Fighting ATM Fraud: The Technical Response (Article)

[http://www.bai.org/bankingstrategies/2006-nov-dec/on\\_operations/includes/sidebar1.asp?image=01](http://www.bai.org/bankingstrategies/2006-nov-dec/on_operations/includes/sidebar1.asp?image=01)

### **Debit Card Fraud and Security Trends:**

January 2007

A Guide to the ATM and Debit Card Industry (Report)

<http://www.kc.frb.org/PUBLICAT/PSR/BksJournArticles/ATMDebitUpdate.pdf>

Update: A Guide to the ATM and Credit Card Industry (Spring 2007)

<http://www.kansascityfed.org/publicat/TEN/PDF/Spring2007/Spring2007Update.pdf>

November 2006

The unbearable lightness of PIN cracking (Paper)

[http://www.arx.com/documents/The\\_Unbearable\\_Lightness\\_of\\_PIN\\_Cracking.pdf](http://www.arx.com/documents/The_Unbearable_Lightness_of_PIN_Cracking.pdf)

February 15, 2006

PIN Debit Under Attack (Article)

[http://www.bai.org/nl/v1/n12/articles/V1\\_N12\\_04.asp?WT.mc\\_id=PayPort\\_PIN\\_DEBIT\\_HP](http://www.bai.org/nl/v1/n12/articles/V1_N12_04.asp?WT.mc_id=PayPort_PIN_DEBIT_HP)

June 2007

An Update on Debit Card Trends (Section five - Fraud)

Payments Card Center, Federal Reserve Bank of Philadelphia

<http://www.philadelphiafed.org/pcc/papers/2007/D2007JuneUpdateDebitCardMarketTrends.pdf>

September/October 2006

Will Fraud Grind Debit's Growth to a Halt? (Article)

<http://www.bai.org/BANKINGSTRATEGIES/2006-sep-oct/PaymentsStrategies/debitgrowth/index.asp>

July 2005

Identifying and Controlling Debit Card Phishing Scams (Paper)

A strategic action plan to reduce risk and restore consumer confidence

[http://www.fairisaac.com/NR/rdonlyres/99668780-A4D9-4936-A2BA-61EDDD2EF2F6/0/Debit\\_Solutions\\_Phishing\\_WP.pdf](http://www.fairisaac.com/NR/rdonlyres/99668780-A4D9-4936-A2BA-61EDDD2EF2F6/0/Debit_Solutions_Phishing_WP.pdf)

July 2004

Halting the Rise in Debit Card Fraud Losses - A Fair Isaac White Paper

<http://www.fairisaac.com/NR/rdonlyres/3E4D5C79-EB9B-45CD-9428-D8AFF77027C6/0/DebitCardFraudWhitePaper.pdf>

December 2005

The Evolving Threat of Card Skimming (Paper)

<http://www.fairisaac.com/NR/rdonlyres/4F7FCCDD-0305-4B66-A1D7-8FF2CC4B8853/0/EvolvingThreatSkimmingWP.pdf>

January 2007 – September 2006 Conference Summary

Information Security, Data Breaches, and Protecting Cardholder Information: Facing the Challenges – Conference Summary September 13-14, 2006

Payments Card Center, Federal Reserve Bank of Philadelphia

<http://www.philadelphiafed.org/pcc/conferences/2007/C2006SeptInfoSecuritySummary.pdf>

### **Emerging Issues:**

May 2007

Liability Flows among Networks: Comment Letter on Cross-Network Liability (Paper)

<http://www.bitsinfo.org/downloads/Publications%20Page/LiabilityFlowsFINAL.pdf>

December 2007

The Evolution of the ACH (Paper)

<http://www.kansascityfed.org/Econres/PSR/Briefings/2007/PSR-BriefingDec07.pdf>

### **Point of Sale (POS) Fraud and Security:**

August 29, 2007

Retail point-of-sale systems riddled with security flaws, warns researcher (Article)  
[http://www.computerworld.com/action/article.do?command=viewArticleBasic&taxonomyName=security&articleId=9033620&taxonomyId=17&intsrc=kc\\_top](http://www.computerworld.com/action/article.do?command=viewArticleBasic&taxonomyName=security&articleId=9033620&taxonomyId=17&intsrc=kc_top)

August 27, 2007

Point-of-Sale Vulnerabilities (Paper)

<http://www.hackerfactor.com/papers/cc-pos-20.pdf>

### **Use of ATMs and Prepaid Cards in Money Laundering Activities:**

February 2007

Prepaid cards: Profit boon or money laundering bane? (Article)

<http://www.fairisaac.com/NR/exeres/1CCFBE75-4A1A-4217-8E46-C8E276FDE7C5,frameless.htm>

Prepaid Cards: Vulnerable to Money Laundering? (Paper)

Payments Card Center, Federal Reserve Bank of Philadelphia

<http://www.philadelphiafed.org/pcc/papers/2007/D2007FebPrepaidCardsandMoneyLaundering.pdf>

September 2007

WASH CYCLE: ATMs Become Handy Tool For Laundering Dirty Cash (Article)

[www.wsj.com](http://www.wsj.com)

(Registration required.)