



The New Criminal Toolbox: Tools and Tactics for Modern Crimeware

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The growth of fraud over the past decade has fueled the rise of a sophisticated criminal economy. Individuals getting started in fraud, or existing teams changing their focus, rarely need to build their own tools, instead turning to marketplaces that offer nearly any program or service they desire off-the-shelf. The availability of sophisticated data stealing and emulation/spoofing tools mean that the baseline level of skill for attacks on banks, merchants, and any other organization holding valuable data continues to rise.

Key questions discussed in this report:

- What types of tools cybercriminals have available off the shelf to steal victims' data while concealing their own identity.
- How tools like trojans, emulation, and formjacking have evolved to keep pace with anti-fraud technology.
- How financial institutions should adapt their fraud controls to address current and emerging threats.

Consumer data in this report is taken from a random sample panel survey of 5,000 U.S. adults fielded in November 2018. For questions answered by all 5,000 respondents, the maximum margin of sampling error is +/-1.41 percentage points at the 95% confidence level.

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