Online, is fine... But beware of cybercriminals

MOSCOW, RUSSIA: It's all about money... While online shopping and banking is growing and growing, financial transactions are top Internet security concern, says Kaspersky Lab.

According to a global underline survey from B2B International and Kaspersky Lab, almost 98% of computer users enjoy the ease and convenience of shopping and banking on their PCs, Macs, tablets, and smartphones. That means just 2% of respondents say they never use their PCs or gadgets to pay for a film, a song, or a game; to book a flight; and to purchase items, pay other people, and organise their finances. But added convenience for law-abiding users almost always creates new security concerns, and cybercriminals are cashing in. Banking Trojans, ransomware, fakes of banking and shopping websites - the crooks have a sizeable arsenal of techniques to steal money.

Based on survey responses, online shopping is the most popular activity, with 95% of people using these services. Online banking is close behind, used by 91%, and about 74% regularly use e-payment services. The data also shows that most people use their PC or Mac for online financial transactions: 77% of respondents use these devices to make purchases from online stores and 71% for online banking.

Beware of cybercriminals

But it's not just the good guys who are aware of these services - cybercriminals are eager to launch lucrative financial cyberattacks and turn e-commerce into real-world robbery. In response, all reputable online services use a variety of technologies to protect their customers' critical financial information. However, these measures alone are rarely enough to protect people from financial crime.

Criminals out to steal money are ready to invest a lot of manpower and finances to organise sophisticated malicious attacks. The most effective way to combat them requires the use of online security, which is capable of staying ahead of new criminal activity and spotting attempts to intercept sensitive user data before financial credentials fall into the wrong hands.

Cybercriminals are eager to launch lucrative financial cyberattacks and turn e-commerce into real-world robbery, says Kaspersky Lab, which is headquartered in the Russian capital, Moscow. (Image: Guistnix, via Wikimedia Commons)

This is the principle behind all of the protection technologies incorporated in Kaspersky Internet Security - Multi-Device, a comprehensive security solution for the devices working on Windows, OS X and Android operation systems. First, all products integrated in this solution - Kaspersky Internet Security, Kaspersky Internet Security for Mac and Kaspersky Internet Security for Android - are in constant contact with the Kaspersky Security Network cloud service, giving security technologies swift access to data about the latest cyberthreats. Fraudsters hope that they can beat antivirus databases by using new, unknown malware, but if just one of the 60 million users registered on Kaspersky Security Network encounters the new suspicious programme, all other Kaspersky Lab product users will be protected against the threat within minutes of its detection.

Open Windows

PCs running Windows are attacked more often than devices running under other operating systems. That is why Kaspersky Lab's solution for Windows PCs - Kaspersky Internet Security - now includes Safe Money, a high-class technology developed to protect the online financial transactions of customers. This technology combines an impressive range of capabilities, including:
• Automatically verifying security certificates for banks or e-pay sites

• Performing a scan to highlight any vulnerabilities on the customers computers which could leave them vulnerable to an attack;

• Activating two levels of data-entry security technology - Secure Keyboard and Virtual Keyboard - which ensure passwords and credit card details can be typed without fear of interception.

Like any technology, online financial services have their pros and cons. Kaspersky Internet Security - Multi-Device incorporates proactive protection technologies to eliminate the key problem - financial fraud - while multiplying the positives of Internet payments.

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