

Fraudsters take six seconds to steal bank card details

Mark Bridge Technology Correspondent

Criminals can find the card number, expiry date and security code for a Visa debit or credit card in only six seconds using computer-powered guesswork, researchers have warned.

Experts at Newcastle University said that fraudsters could figure out the complete details starting with as little as the first six digits of the card number — which cover the bank and the card type, and so are the same for every card from a single provider.

They said the “frighteningly easy” attack could explain the raid on Tesco Bank, when about 9,000 customers had

a total of £2.5 million taken from their accounts.

The technique involves a so-called distributed guessing attack, which is designed to get round security features supposed to stop fraud. The team found that Visa’s systems would not detect cybercriminals making multiple invalid attempts on different websites to piece together correct payment card data.

According to their study published in the journal *IEEE Security & Privacy*, fraudsters could use computers to fire different variants of security data at hundreds of websites simultaneously.

They could verify the correct card number, expiry date and three-digit

security code within seconds by a process of elimination.

The method works because although crooks have only a limited number of guesses at each website before they are stopped, they can try endless combinations by moving between hundreds of different sites.

Mohammed Ali, a PhD student at the university’s school of computing science, said: “This sort of attack exploits two weaknesses that on their own are not too severe but when used together, present a serious risk to the whole payment system.

“First, the current online payment system does not detect multiple invalid

payment requests from different websites. Second, different websites ask for different variations in the card data fields to validate an online purchase.

“This means it’s quite easy to build up the information and piece it together like a jigsaw.

“The unlimited guesses, when combined with the variations in the payment data fields make it frighteningly easy for attackers to generate all the card details one field at a time.”

Visa said: “The research does not take into account the multiple layers of fraud prevention that exist within the payments system, each of which must be met in order to make a transaction

possible in the real world. Visa works closely with card issuers and acquirers to make it very difficult to obtain and use cardholder data illegally.

“We provide issuers with the necessary data to make informed decisions on the risk of transactions.

“There are also steps that merchants and issuers can take to thwart brute-force attempts.

“For consumers, the most important thing to remember is that if their card number is used fraudulently, the cardholder is protected from liability.”

Tesco Bank declined to comment on speculation about the attack on its customers’ accounts.

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1 in 3 Catholic school pupils is not a member of church

Kaya Burgess, Nicola Woolcock

More than 26,000 Muslim and 63,000 atheist children go to Catholic schools in England and Wales, according to the first census of its kind.

Figures showing the number of non-Catholic pupils at Catholic schools were released yesterday and hailed as an example of their diversity.

A separate report released today strongly criticises faith schools, however. Research from the Education Policy Institute suggests that they achieve better results because they take fewer children from poor families and with special needs.

Of the 852,000 pupils at Catholic schools 290,000 are from non-Catholic backgrounds.

Of these, 148,000 come from other Christian denominations, 63,000 are from non-religious backgrounds and 26,264 are Muslim.

The census found that in only 0.05 per cent of cases, or one in 200 non-Catholic pupils, did parents ask for them to be withdrawn from Catholic

services, prayers or masses. Theresa May said in September that Catholic schools were “more ethnically diverse than other faith schools, more likely to be located in deprived communities and more likely to be rated good or outstanding by Ofsted, and there is growing demand for them”.

The government has announced plans to scrap the 50 per cent cap on the number of places a faith school can allocate on the grounds of religion.

The move has been criticised by the Education Policy Institute, the think tank headed by David Laws, the former Treasury minister.

Its report raises concerns about the admissions policies of supposedly non-selective faith schools because the pupil population of many does not reflect their communities and opening more could “come at the price of increased social segregation”.

Its research suggested that it was true that faith schools recorded better grades than non-faith schools but found that they educated a lower proportion of disadvantaged children.

Patriotic Muslims support battle against extremists

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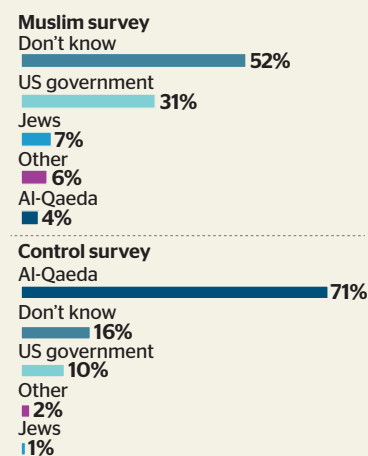
of “fully separate” Islamic areas in Britain. The research showed support for anti-extremism measures such as giving women more say in decision-making and government funding for community-based programmes.

Khalid Mahmood, Labour MP for Birmingham Perry Barr, said that Muslims were among Britain’s “most loyal, patriotic and law-abiding citizens”, adding: “In an era in which intolerance and bigotry pose a growing challenge to our society, it cannot be stressed enough that most British Muslims want to integrate with their non-British neighbours.” He was concerned by the “paranoid” belief in conspiracy theories that “dark, anti-Muslim forces” were behind 9/11 and the minority view that extremism did not exist.

The report said that Muslims were generally more devout than other religious groups but added: “In terms of their everyday concerns and priorities, British Muslims answer no differently from their non-Muslim neighbours.”

It warned that British Muslims should not be regarded as a single “monolithic” community and added that no organisation, particularly the Muslim Council of Britain (MCB), could claim to represent all Muslims. An MCB spokesman welcomed the survey and said that it would address the “worrying” level of belief in con-

Who was responsible for 9/11?



spiracy theories, but asked why Policy Exchange seemed so keen to “delegitimise” it as an umbrella body.

Asked about threats and acts of terrorism, 90 per cent of Muslims condemned them and 2 per cent expressed sympathy. This compared with 84 per cent condemnation among the general population and 4 per cent sympathy.

The survey found that 35 per cent of respondents felt that moderate views were drowned out by extremist views, while 26 per cent of British Muslims thought extremist views “do not exist”.