

Context and decontextualization as a cause of payment fraud

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SAFE DEPOSIT
VAULTS
AMERICAN
UNION
BANK
4% PAID ON
THRIFT ACCOUNTS

AMERICAN
UNION
BANK

W 37 ST
ONE-WAY

AMERICAN
UNION
BANK

4%
PAID ON
THRIFT ACCOUNTS
FOR
AN ACCOUNT



Welcome

Welcome to Clapham Junction Branch



Welcome to Clapham Branch

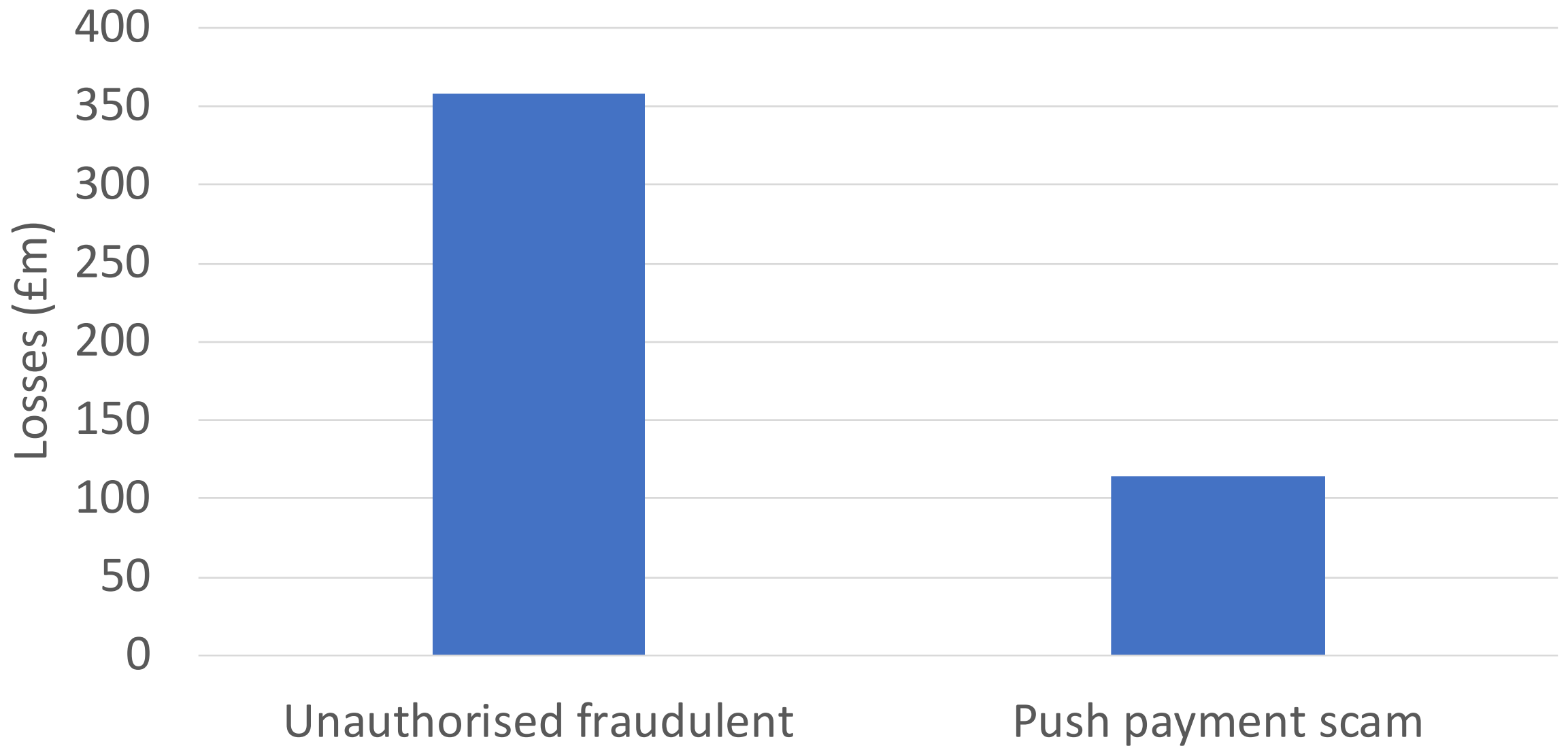
Cricketpoint

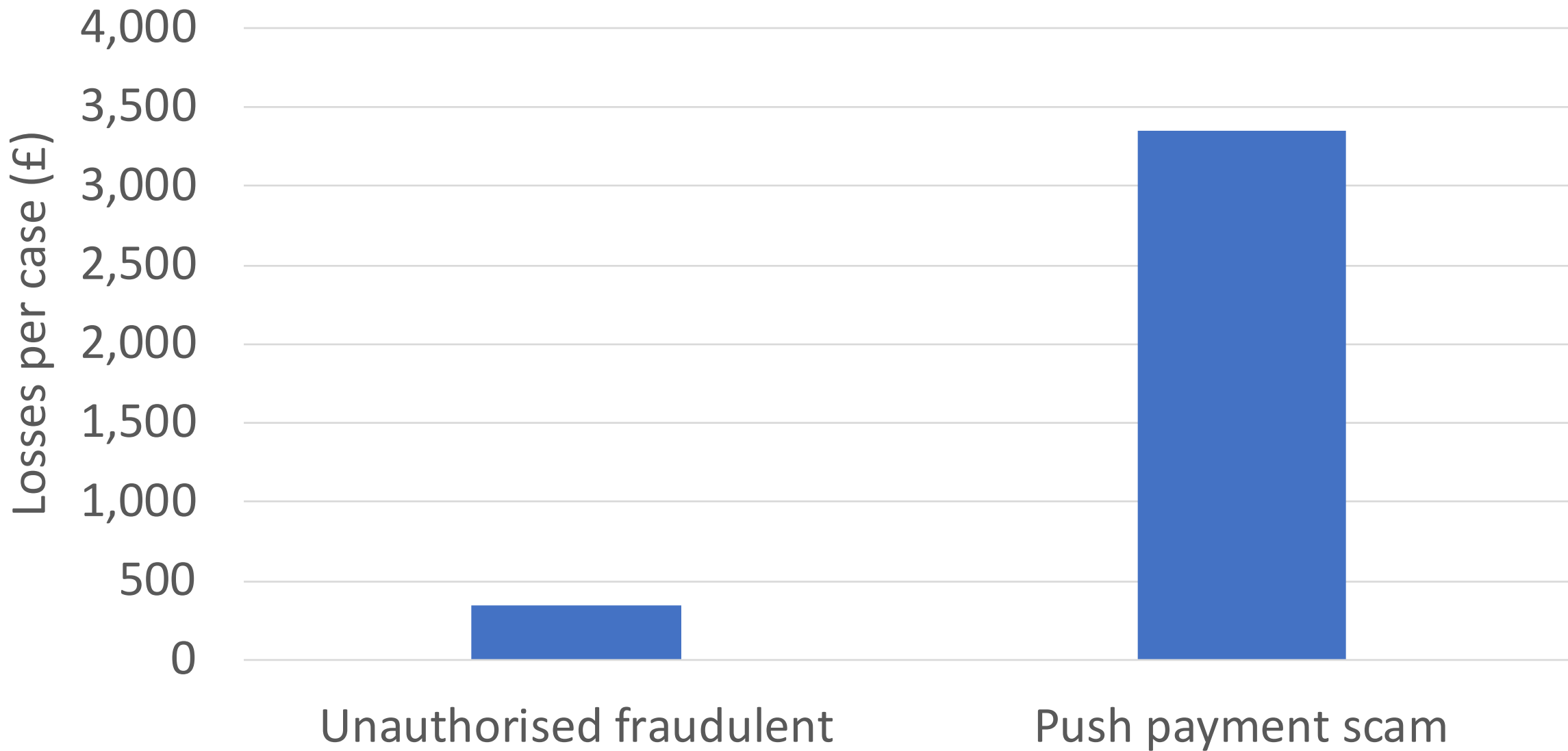






Time
Place
Person
Reason
Scenario







8:37 AM

92%



YOUR BANK

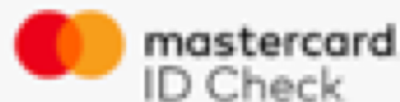
Today 8:32 AM

Never share this code,
even with people working
for your bank. OTP 1234
MAKE A NEW PAYMENT of
£1000.00 to account
ending in 9876. Please call
us if this wasn't you.



Text Message

Send



Discount applied

£20.00



Voucher Express

**** * 6047

Enter your SMS code

Confirm






From Messages

Fill code 019288 (£20)

No Service 

8:45 PM


  78% 



456



Text Message
Today 8:38 PM

Free T-Mobile Msg: The SIM card for  has been updated. Account activity details at my.t-mobile.com. Call [1-800-937-8997](tel:1-800-937-8997) if change is unauthorized.

MTN defends position



By **CANDICE JONES**, ITWeb online telecoms editor

Johannesburg, 08 Jan 2008

Read time 3min 40sec

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MTN says it will release an outline of the progress of its investigation into a fraudulent SIM swap that was partially responsible for a charity losing R90 000 at the end of last year.

The telecommunications [provider](#), in conjunction with the National Prosecuting Authority (NPA), initiated the inquiry after Cape Town non-profit organisation, the Novalis Ubuntu Institute, lost R90 460 as a result of various [identity](#) theft tactics.

Deloitte.

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MTN spokesman Ntombizodwa Mhangwani says progress of the investigation into the SIM swap will be released later this week. "This matter is still being investigated by our fraud department, together with the NPA. We view this to be a serious offence and are taking all steps necessary to ensure it never happens again."





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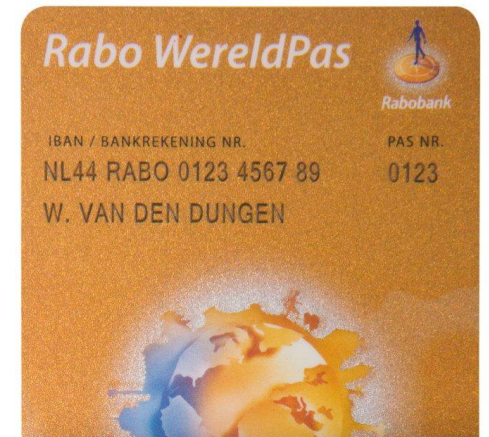
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John Jones MP

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Help New







Further information and thanks

- Andreas Gutmann on iOS 12 vulnerability – see benthamsgaze.org
- Cronto by OneSpan (formerly VASCO) – see onespan.com
- Photos from Lloyds Bank, Wikimedia Commons, The Guardian, Reddit, OneSpan