# Solution Guide:

# Voice phishing using RAT

THREAT FABRIC

## Modus Operandi (MO)

Attackers convince victims to install a Remote Access Tool (RAT) so that they can remotely control the victim's device to commit fraud.

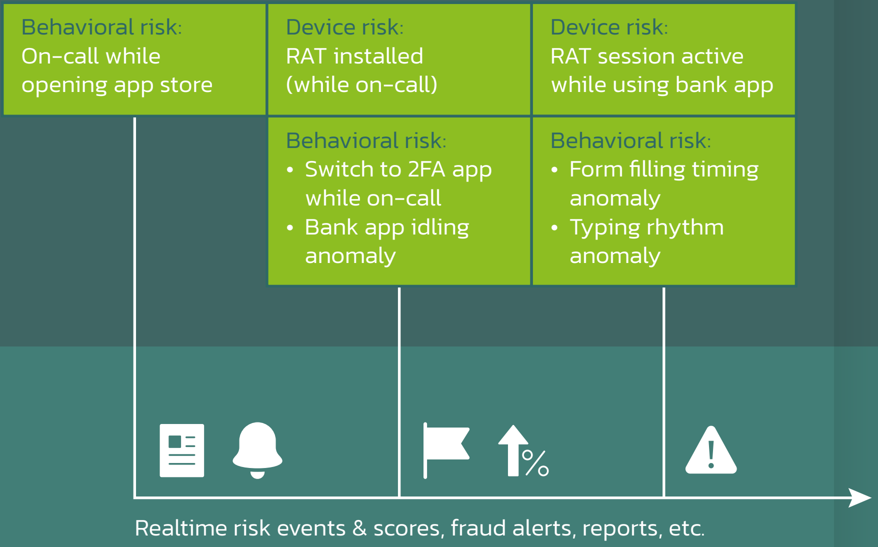
| Phone call to victim | Convince victim to install RAT | Use RAT to commit fraud |
|---|---|---|
| • Mimic bank or other known institute | • Build trust<br>• Psychological tricks<br>• Practical installation guidance for RAT<br>• Request password and 2FA code | • Transfer money<br>• Order goods with different shipping address (often with 1-click payment) |

| | |
|---|---|
| 58M | GBP lost to RAT scams (UK)* |
| 2.8K | GBP average loss per victim (UK)* |

Voice phishing is a form of APP fraud where fraudsters call their victims and pretend to be a the bank. In voice phishing using Remote Access Tools (RAT), fraudsters convince their victims to install a RAT (e.g. to offer remote support) and then use it to commit fraud.

## Realtime Visibility

Manage fraud risks from the earliest stage using layered detection.



Behavioral risk: On-call while opening app store

Device risk: RAT installed (while on-call)

Device risk: RAT session active while using bank app

Behavioral risk:
- Switch to 2FA app while on-call
- Bank app idling anomaly

Behavioral risk:
- Form filling timing anomaly
- Typing rhythm anomaly

Realtime risk events & scores, fraud alerts, reports, etc.

Using ThreatFabric's Fraud Risk Suite, every step in the fraudster's attack attempt is detectable using one or more detection layers. Our unique integration of technical and behavioural detection layers will lead to early warnings and a high signal-to-noise ratio. Combined with internal knowledge, it allows our customers to stop fraud attempts before people become fraud victims.

## Customer

Fraud team & systems

Internal insights:
PII, account, address book, transactions, (order) history, interests, and more.

## Demo?

Contact us for a demo or trial!

☎ +31 (0)20 8950650

✉ info@threatfabric.com

* 2021 stats – actionfraud.police.uk