

WHAT IS A BRUTE FORCE ATTACK?

A brute-force attack is a trial-and-error method used by fraudsters to obtain payment card information such as an account number, card expiration date, PIN, or 3-digit security code on the back of the card (CVV).

The fraudsters do not have the cardholder's name, phone number, address, or PIN. They are simply trying to guess at card numbers and expiration dates to find a match.

1.



HOW IS IT EXECUTED?

Once the fraudsters have gained access to the payment card information, they can use a merchant's terminal or online payment system to perform computer-generated test transactions until a valid authorization is received. These authorization requests can accumulate into the thousands in seconds.

2.

WHY AM I GETTING A PHONE CALL ABOUT POSSIBLE FRAUD?

Our fraud detection center monitors for suspicious attempts, blocks the fraudulent transaction, and calls the cardholder to verify the transaction. This means that our fraud detection center prevented fraudulent activity from occurring. It is not likely the fraudsters will try again on that card once the transaction has been blocked. They will move on to guess other card numbers looking for a successful match. Your information has not been compromised but if you suspect your card has been restricted, please call us at 309-734-9333.



3.



DO I NEED TO FILE A FRAUD REPORT?

No, not unless fraud was posted to your account. If all the attempts of fraud were blocked, no action is needed.

4.

IS A BRUTE FORCE ATTACK A CARD COMPROMISE?

No. The card numbers in the attacks were not obtained from a compromise. The fraudsters are simply guessing card numbers and the card expiration dates. If your card has been restricted, please call us at 309-734-9333.



5.



WHAT HAPPENS WHEN THERE IS A SUCCESSFUL FRAUD TRANSACTION HIT?

When the fraudsters get a successful hit on a debit card, they try to use that card information to make large internet purchases before the bank and the account owner notice the activity. Thankfully, the Security Savings Bank Fraud Detection Center has been able to block many of the "successful hits" from performing any big dollar fraud resulting from these brute force attacks.