

PROBLEMS OF INFORMATION SECURITY OF SYSTEMS FROM THREATS OF A BANK FROD

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In present time problems of protection against roguish actions of criminals are quite actual for many banking systems. It is caused by growth of financial losses of banks because of unauthorized actions of malefactors which purpose, is theft from customer accounts of bank of money at what potential malefactors act as from within, and from the outside of bank.

Thus need of introduction of similar system can always be proved by calculation of an indicator of return of investments. This indicator allows us to show visually to the management of bank payback of system at the expense of possibility of prevention real financial losses from bank by means of blocking of fraudulent transactions.

Today it is possible to allocate the following possible options of realization of systems of identification of roguish operations:

- the systems constructed on the basis of systems of monitoring of events of information security;
- systems which were developed by own resources of bank;
- the specialized systems intended for identification of a bank frod;
- systems which are offered by producers of means of remote bank service.

All above-mentioned systems of identification of a bank frod have the advantages and shortcomings. In this article the program of identification of roguish actions of FraudView of the ArcSight company will be in more detail considered.

For timely identification of the facts of fraud (a bank fraud) it is required to carry out the deep analysis of bank transactions and to reveal those from them which pose real threat for the credit organization. Thus taking into account that the majority of banks daily make a huge number of transactions, it is almost impossible to process them in the manual mode therefore for the solution of an objective it is necessary to use the specialized complexes allowing to automate process of the analysis of the transactions which are carried out by bank.

Today practically any Russian bank faces a problem of a fraud. In particular growth of banking institutions which use or start using remote bank service this subject is very actual for involvement of new clients and development of a new segment of the market. Every year amount of money which were stolen from customer accounts of bank on the basis of a method of remote service grows.

One of possible solutions of this problem is use of specialized systems of identification of rogish operations which example is the decision on the basis of FraudView product. This decision is already successfully used in the largest American and European banks and practical experience of its operation proved its efficiency due to prevention of real damage which could be caused to bank with actions of swindlers.

Keywords: information security, payment system, program complex, unauthorized access, threats.