

# RSACONFERENCE2014

FEBRUARY 24 – 28 | MOSCONE CENTER | SAN FRANCISCO

Share.  
Learn.  
Secure.

Capitalizing on  
Collective Intelligence

## Helping People Walk the Narrow Path

SESSION ID: HUM-W04A

Markus Jakobsson

**Zap**fraud

**Zap**fraud





# What is Liar Buyer?

## Resolution Center

Please review the details of transaction and indicate the reason for dispute.

### Transaction Information

Transaction ID: 8b65-0983

Seller Name: eBay Inc.

Transaction Amount: -\$549.99 USD

Item: 3D WiFi Smart Home Theater System  
w Wireless Speakers

Transaction Date: Oct. 10, 2013

Please select an option to continue:

- ☐ Request Refund -- I haven't received my item.
- ☐ Cancel Dispute -- I do not have a complaint about this item.

Confirm



# Hobby Fraud: Why Traditional Security Fails



- ☒ An account with a history ...
- ☒ ... matching IP address ...
- ☒ ... recognized computer ...
- ☒ ... the correct password ...
- ☒ ... no signs of malware ...



# Suppressing Liar Buyer

## Resolution Center

Please review the details of transaction and indicate the reason for dispute.

### Transaction Information

Transaction ID: 8b65-0983  
Seller Name: eBay Inc.  
Transaction Amount: \$549.99 USD  
Item: 3D WiFi Smart Home Theater System  
w Wireless Speakers  
Transaction Date: Oct. 10, 2013

Please select an option to continue:

- ☐ Request Refund -- I haven't received my item.
- ☐ Cancel Dispute -- I do not have a complaint about this item.

Confirm

ADD

## Resolution Center

Please review the details of transaction and indicate the reason for dispute.

### Transaction Information

Transaction ID: 8b65-0983  
Seller Name: eBay Inc.  
Transaction Amount: \$549.99 USD  
Item: 3D WiFi Smart Home Theater System  
w Wireless Speakers  
Transaction Date: 11:19:00 Jan 2, 2013

Transaction is done from device with IP: 68.193.90.66

Transaction is done from this location: Staten Island, NY



Recognized Computer (test)

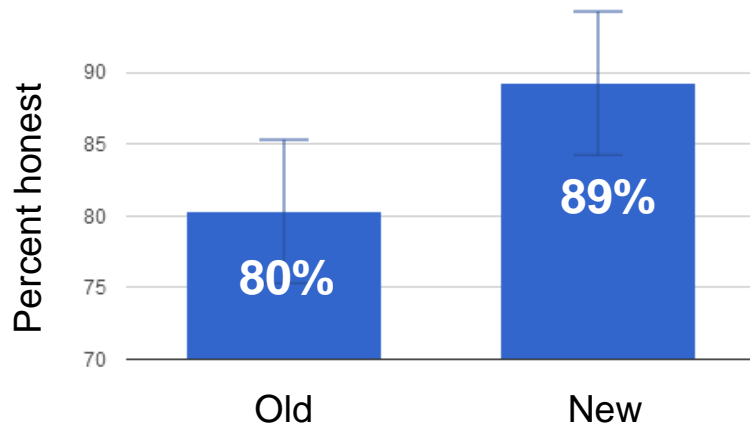


Please select an option to continue:

- ☐ Request Refund -- I haven't received my item.
- ☐ Cancel Dispute -- I do not have a complaint about this item.

Confirm

# Suppressing Liar Buyer



## Resolution Center

Please review the details of transaction and indicate the reason for dispute.

### Transaction Information

Transaction ID: 8b65-0983  
Seller Name: eBay Inc.  
Transaction Amount: \$549.99 USD  
Item: 3D WIFI Smart Home Theater System  
w Wireless Speakers  
Transaction Date: 11:19:00 Jan 2, 2013

Transaction is done from device with IP: 68.193.90.66

Transaction is done from this location: Staten Island, NY



Recognized Computer (test)



Please select an option to continue:

- ☐ Request Refund -- I haven't received my item.
- ☐ Cancel Dispute -- I do not have a complaint about this item.

[Confirm](#)



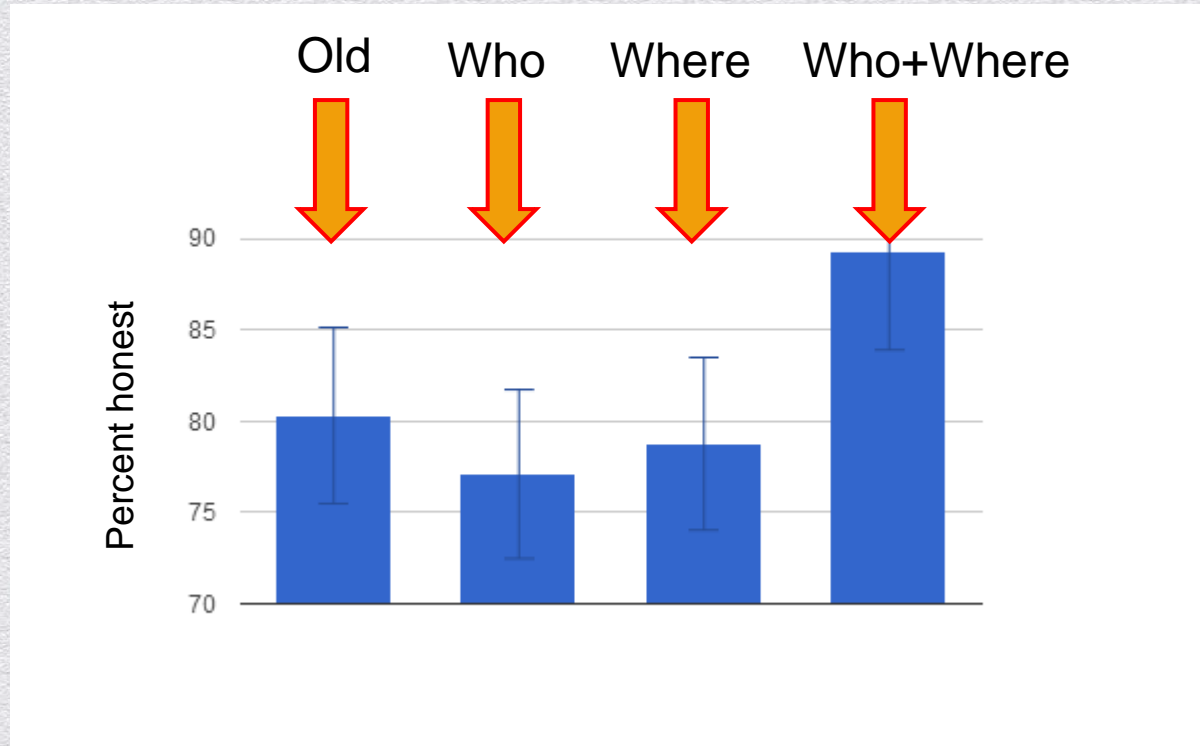
# Encouraging honesty ... all it takes is *knowing*



I know who you are ...

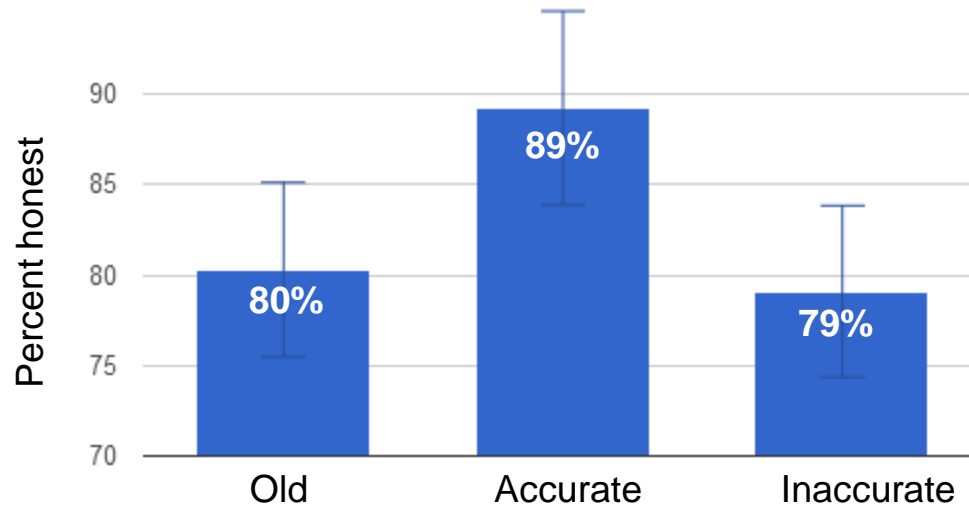
... and I know where you live

# I know who you are ... and I know where you live!



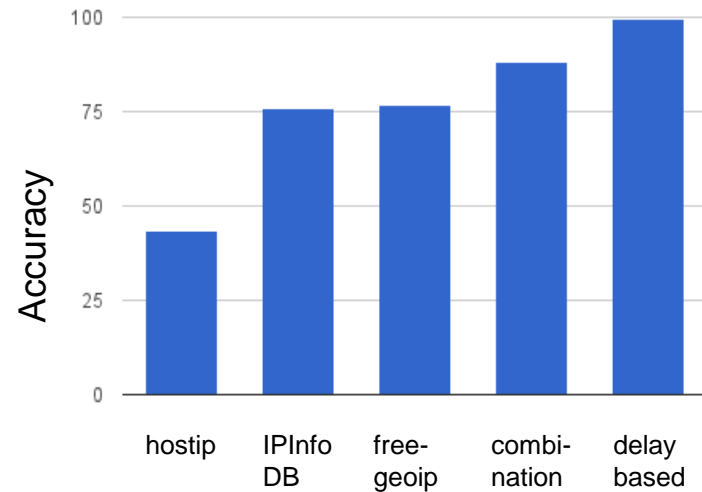


# What if the map is not accurate?





# How often is the location “good enough”?





# We have a *psychological* countermeasure

- ◆ Addresses *hobby fraud*, not professional fraud.
- ◆ Hobby fraud and professional fraud must be dealt with separately.
- ◆ Requires an understanding of *people* to develop and tune.
- ◆ Related techniques for other hobby fraud - such as friendly fraud.





**RSACONFERENCE2014**

FEBRUARY 24 – 28 | MOSCONE CENTER | SAN FRANCISCO

## Helping People Walk the Narrow Path

Markus Jakobsson

Joint work with

Hossein Siadati (NYU Poly)

Mayank Dhiman (UCSD)

**Zap**fraud

 #RSAC

**RSACONFERENCE2014**