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News January 2006

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eBay is the most frequently attacked by hackers

The most recent list of companies attacked by hackers contains 300 institutions and a number of attacks over 20,000 computerized type of identity theft (phishing). The list has been compiled on the basis of identified attacks and documented by Dot Commerce International in 2005 and the first weeks of 2006.

According to the list, published last week, companies eBay and PayPal have the sites attacked by hackers, with about 11,000 attacks informatics. Among the 300 companies can be found and international organizations for payment, Visa and MasterCard with 141 and 18 attacks.

List of companies attacked by hackers

Company	Number of attacks	The last attack
eBay	5539	25.01.06
PayPal	5441	25.01.06
Washington Mutual Bank	1225	20.06.05
Citibank	663	12.01.06
SunTrust Bank	603	17.04.05
Regions Bank	478	18.10.05
AOL	454	23.01.06
Barclays Bank	437	24.01.06
Bank of the West	386	19.12.05
Amazon.com	384	25.01.06
Visa (for comparison)	141	25.01.06
MasterCard (for comparison)	18	03.12.05

Source: Dot Commerce International

In commentary that accompanies the list shows that the December 2005 discovery meant breseler security at Marriott International, Ford Motors, ABN AMRO Mortgage Group and ended the black year for online security companies.

In 2005 have been recorded over 130 incidents of hacking and violation of databases. A number of over 55 million cards of all personal data (many of them having and other highly sensitive degree Social Security Number) were waves and these incidents have hit all processors in the world.

"Losses due compromiterii these databases were in 2005 of 105 billion U.S. \$. If you take account of reports of comparable U.S. Treasury may find that for the first time, cybercrime bring more profits than drug trafficking" Madalin according Matic, director of Commerce Dot Romania.

"In Romania DotCommerce just passed the audit PCI-DSS (PCI-Payment Card Industry), mandatory audit in North America for all processors cards. The second company is in final stage is the company RomCard SA, according to the source cited.

20 online shops Romanian traded by Dot Commerce

Until January 2006 DotCommerce Romania joined the service for accepting credit card payments on a number of the 261 traders, according to Commerce Dot Romania. Of these 193 were already active and online process, the rest being in the procedures for implementation and / or testing applications.

"The complete list can not be offered to the public but among the most successful online shops Emag.ro mention, Best Computers, Neogen, Netbridge Investments, the Chamber of Commerce of Romania, Ultra Pro Software, Softwin, Kondiment Solutions, Astral Telecom, media group BMG, and Fungit.ro Indaco, "said Madalin Matic, director of Commerce Dot Romania.

By trading services offered by DotCommerce was processed in 2005 over U.S. \$ 6,500,000, over 201 billion. "We believe that 2005 revealed only 10% of the potential market for e-commerce in Romania which is estimated at over 70 million USD. Our research shows that will double the amount traded until the end of the year. In the context of European activity DotCommerce, Romania has a share of 3.2% in the year 2005 was dominated by the DotCommerce Ltd UK and DotCommerce GmbH-Germany, "she quoted the source added.

27 Data security is the main concern of the card holder

A poll conducted globally on the attitudes of consumers, but today the advertising by Visa International, showed that theft or loss of personal or financial information is the main reason for the concern of consumers worldwide (64%).

If the level of concern among consumers is high, fraud, as a percentage of the volume of Visa transactions, declined in the last decade, situandu is now the lowest of all time, which covers less than one-tenth of 1% of global sales volume of Visa. At the same time, the actual situation of electronic commerce for Visa show an overall increase of sales volume of 27% for 2005, compared to 2004.

According to research carried out, advances in technology used to authenticate card holders would make 57% of consumers to feel "more confident in the protection of their personal data.

Researches have shown that, globally, issues of data security they have exceeded those generated by environmental degradation (No. 2 - 62%) and terrorism (No. 3 - 58%), and other sources of concern, such as loss of employment (57%), disease or epidemics (55%) and disasters (46%).

"I am questioning consumers on issues that are especially important for them to a personal level, rather than at the country level, which represents an aspect typical for this type of research," said Mike Debadie, SVP, Harris Interactive, which conducted the survey in 12 countries, developed or developing.

In this research, consumers have reported the occurrence of changes in their behavior, especially when they shop online:

- 63% of consumers say they are more careful when throwing documents containing financial information;
- 50% studying the privacy policy of companies that do business;
- 62% of those who make online shopping more carefully choose the websites where they shop;
- 24% stated that they did less shopping online and 26% - less shopping by phone.

Also, consumers perceive more consistent education as a component of the solution. 40% of consumers would feel more secure if they had more information about how they can protect, in order not to lose their personal data. 36% revealed that they would feel safer if they know that an independent implementing certain standards.

In this regard, Christopher Rodrigues, CEO, Visa International said: "Visa supports the development of a new industry forum in the genre, which to reunite all those involved in the payment chain to create an entity objective, stand-alone, To manage the issues of data security industry."

Other potential measures cited by consumers include: a better implementation of laws and zero liability for fraudulent use of the card, a measure of protection already implemented in Canada, the United States and the Asia Pacific region. Interesting is that many consumers (47%) consider that the protection of personal and financial data is a matter of international interest, rather than national (36%), suggesting that solutions must have a global dimension.

"The global payment is the safety of the weaker the links between his," said Rodrigues. "To avoid new compromises made in terms of data security, in any situation, any person who is involved in commercial transactions must take responsibility for its role in the payment chain, between these elements be numarandu-banks, processors, merchants and consumers."

About the Survey

More than 6000 consumers in the United States, Canada, Great Britain, Germany, Russia, South Africa, Australia, China, India, Japan, Mexico and Brazil answered questions from the questionnaire conducted in November and December 2005 by Harris Interactive. The margin of error is +/- 1.3 percent.

26 BCR and Ultra PRO Computers launched a co-branded card

BCR and Ultra PRO Computers launched the credit card co-branded "BCR - Ultra PRO Computers, the third product type co-branded BCR issued after previous partnerships established with Altex and Storage Systems. The product offers a credit limit of up to the equivalent in RON of EUR 5000, and pre-approval application for credit of up to three hours. The card is issued under the Visa logo, can be used in the country and abroad, and is obtained only through chain stores Ultra PRO Computers.

Credit card launched by BCR and Ultra PRO Computers is a modern instrument, which combines the advantages of consumer credit (accessibility, limit the amount of very large, fast and direct grant in the store) with the advantages of credit card classic (first, the amount of revolving credit). The period for granting the credit line is five years, with automatic extension (if the contract clauses).

Cardholder must repay only the interest on monthly credit used. The level of interest is currently 22%. Also, the card holder has a feature not even pay interest on the amounts of credit used for shopping, if the loan is repaid in full by the month of the month following that in performing the transaction, due mentioned in the statement of account which the owner receives monthly by mail. Basically, grace period for payment of interest can reach up to 50 days for transactions conducted at merchant.

A person with an average income in the economy can benefit from a ceiling on credit card BCR - Ultra PRO Computers, about 10,000 RON (100 million ROL) if no other credits are employed. Card co-branded BCR - Ultra PRO Computers will be used to purchase products from stores Ultra PRO Computers, but also for other operations generated by the personal needs of the owner (the payment of goods and services, withdraw cash from ATM). Also, the card can be used both in the country and abroad.

English Commercial Bank is the largest bank in Romania, gestional assets of almost EUR 9 billion. The Bank currently has over 370 branches and agencies throughout the country, with units in most towns with over 10,000 inhabitants. Bank puts at the disposal of customer service Internet banking and e-commerce, issue 16 types of credit cards and debit and has the largest national network of ATM - over 1,000. Number of customers has increased steadily reaching now to more than 5 million, of which 90% customers are individuals.

Group K Tech - Ultra PRO conducted activities in both the retail segment as well as the distribution on the Romanian market for IT. Activity Group distribution, made by K Tech Electronics, was developed in 2005 by a total of 1800 Resell-ERI, an in-group K Tech - Ultra PRO has obtained a turnover of 80 million dollars, increasing by 20.30% compared with 2004. In December 2005, the retail chain was composed of 79 shops, of which 24 in Bucharest and the rest covering major cities in the country.

25 Buying 33 million USD in December on Visa cards

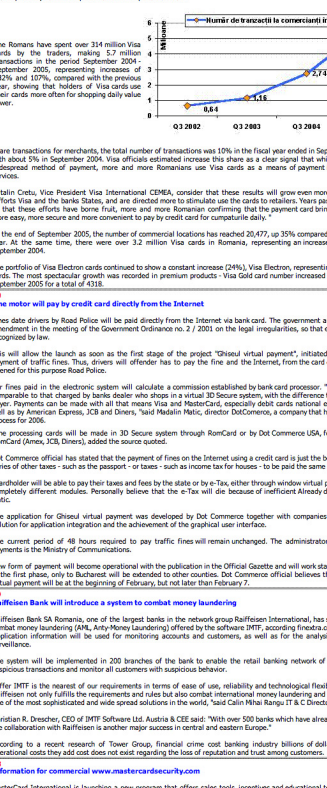
In December 2005, and Romans have used Visa cards for nearly a million times, in Romania and abroad, generating a volume of marketable U.S. \$ 67 million, according to statistics published by Visa International. Half of this amount represented payments to electronic traders. Compared with December 2004, has recorded a growth of 189% of the value of transactions for merchants, while the number of transactions carried out by owners Romanian Visa cards in stores recorded a growth of 208% compared with a year earlier, exceeding half a million transactions.

Most of the money were spent in Romania, the local transaction representing 79% of the total, exceeding 51 million. International transactions made by owners Romanian Visa cards were worth nearly 14 million USD.

In a traditional Christmas time is spent together with family, so that the Romans and Visa cards were used mainly to buy food and drinks in supermarkets (4 million USD) in gas (1.2 million USD) for gifts of clothing stores (0.76 million USD).

Leaving Christmas shopping on the last hundred meters, the day the top of the Romanians was Dec. 23, when owners Romanian Visa card transactions have been worth U.S. \$ 3.3 million, representing 5% of the total. Romanians who have chosen to spend the holidays abroad and have used their Visa cards mainly for housing (1.6 million USD) in gas (0.34 million) and tickets (0.26 million USD).

Valoarea totală a tranzacțiilor pe zile



Globally, spending the holidays processed by Visa rose 13% to U.S. \$ 291 billion, compared with U.S. \$ 257 billion in the same period of 2004. In total, Visa has authorized 4.4 billion transactions during the holidays, increasing by 16%, from 3.8 billion transactions authorized in 2004. Leading the day shopping at the international level was registered in Dec. 22, totaling 8.5 billion USD in a single day.

24 DotCommerce Romania becomes MSP MasterCard International

Since 18 January 2006, DotCommerce Romania won the status of TPP MSP (Member Service Provider - Third Party Processor) MasterCard International, became the first non-banking entity in Romania who received this recognition, according to a communicate issued by Dot Commerce Romania.

In Romania only banks acceptatoarea card online and RomCard SA (property of the same banks) has this recognition. Dot Commerce officials estimated that this creates the preconditions for the development of electronic commerce and diversification range of services sales in Romania.

To get the quality of TPP MSP, DotCommerce Romania had to successfully pass two security audits (conducted by international auditors qualified and accredited by Visa, MasterCard, American Express, Discover and JCB) after which has been declared compatible:

- a) **Hackers Safe** - HackerSafe certificates are tested daily and are in accordance with the recommendations of the Department of Homeland Security's National Infrastructure Protection Center (NIPC), requirements Payment Card Industry Data Security Standard (PCI-DSS).
- b) **Payment Card Industry (PCI) Data Security Standard** - certify compliance with the Payment Card Industry Data Security Standard (PCI-DSS), Visa USA's Cardholder Information Security Program (CISP), Visa International's Account Information Security (AIS) program, MasterCard International's Site Data Protection (SDP) program, American Express Data Security Standards (DSS), and Discover Card's DISC program
- c) **SANS / FBI Top 20** - certified secure servers that are not vulnerable to the top 20 of the most serious vulnerabilities identified by the FBI and audited by the SANS Institute.

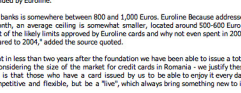
Becoming MSP-TPP, DotCommerce Romania assumes responsibility about possible fraud and Check Dealer enrolled. Acceptatoarea banks have the possibility to move the risks inherent in online operation, the legal and authorized by DotCommerce Romania whose technical capabilities, data protection and the prevention of fraud has been recognized by MasterCard International.

"Recognition DotCommerce Romania as MSP-TPP was a long-term process in which we had to synchronize applications, internal security procedures and how to work with the rules, rules and regulations of the organization issuing cards. Audits of security we have set to try stopping capabilities, prevention and detection of fraud and financial possibilities, such a process is expensive, "said Madalin Matic, director of European operations for DotCommerce Ltd.

"In the world of hard attempted e-commerce merchants should be based on processors acknowledged, certified and audited by card issuers, not the empty promises of content. Determining the last three years our company to maintain our leadership position by technological development, investments in security and training of the teams made this possible. We are sure that in the next period will provide improved services so customers and partners DotCommerce Banking, he quoted the source added.

23 The Romans bought on Visa cards for over 314 mln USD in a year

In the fiscal year ended in September 2005, the total value of transactions through Visa cards rose to approximately 4.4 billion USD and the total number of transactions reached 56.6 million, according to Visa CEMEA. These results represent an increase of 79% and respectively 23.5% compared to the same period of 2004.



Share transactions for merchants, the total number of transactions was 10% in the fiscal year ended in September 2005, compared with about 5% in September 2004. Visa officials estimated this share as a clear signal that while cash is still the most widespread method of payment, more and more Romanians use Visa cards as a means of payment in purchasing goods and services.

Catalin Crebu, Vice President Visa International CEMEA, consider that these results will grow even more by the end of the year. "Efforts Visa and the banks States, and are directed more to stimulate use the cards to retailers. Years past experience has shown us that these efforts have borne fruit, more and more Romanian confirming that the payment card brings concrete benefits - is more easy, more secure and more convenient to pay by credit card for comerciantii daily."

At the end of September 2005, the number of commercial locations has reached 20,477, up 35% compared to the same period last year. At the same time, there were over 3.2 million Visa cards in Romania, representing an increase of 25% compared with September 2004.

The portfolio of Visa Electron cards continued to show a constant increase (24%), Visa Electron, representing 87% of the total Visa cards. The most spectacular growth was recorded in premium products - Visa Gold card number increased up to 568%, reaching in September 2005 for a total of 4318.

20 Fine motor will pay by credit card directly from the Internet

Fines date drivers by Road Police will be paid directly from the Internet via bank card. The government announced yesterday the amendment in the meeting of the Government Ordinance no. 2 / 2001 on the legal irregularities, so that electronic payment to be recognized by law.

This will allow the launch as soon as the first stage of the project "Ghiseul virtual payment", initiated by MCIT, the electronic payment of traffic fines. Thus, drivers will offender has to pay the fine and the Internet, from the card directly into the account opened for this purpose Road Police.

For fines paid in the electronic system will calculate a commission established by bank card processor. "The commission will be comparable to that charged by banks dealer who shops in a virtual 3D Secure system, with the difference that will be borne by the payer. Payments can be made with all that means Visa and MasterCard, especially debit cards national enlisted in 3D Secure, as well as the American Express, JCB and Diners, "said Madalin Matic, director DotComeroe, a company that has been agreed that the process for 2006.

"The processing cards will be made in 3D Secure system through RomCard or by Dot Commerce USA, for cards not accepted by RomCard (Amex, JCB, Diners), added the source quoted.

Dot Commerce official has stated that the payment of fines on the Internet using a credit card is just the beginning. That follows a series of other taxes - such as the passport - or taxes - such as income tax for houses - to be paid the same way.

"Cardholder will be able to pay their taxes and fees by the state or by e-Tax, either through window virtual payments, which are two completely different modules. Personally believe that the e-Tax will die because of inefficient Already demonstrated, "he added Matic.

The application for Ghiseul virtual payment was developed by Dot Commerce together with companies and Softwin Kondiment Solution for application integration and the achievement of the graphical user interface.

The current period of 48 hours required to pay traffic fines will remain unchanged. The administrator of the virtual desk of payments is the Ministry of Communications.

New form of payment will become operational with the publication in the Official Gazette and will work starting February this year, in the first phase, only to Bucharest will be extended to other counties. Dot Commerce official believes that the payment ghiseul virtual payment will be at the beginning of February, but not later than February 7.

19 Raiffeisen Bank will introduce a system to combat money laundering

Raiffeisen Bank SA Romania, one of the largest banks in the network group Raiffeisen International, has selected AML solution to combat money laundering (AML, Anti-Money Laundering) offered by the software IMTF, according finextra.com.

Application information will be used for monitoring accounts and customers, as well as for the analysis and lists of behavioral surveillance.

The system will be implemented in 200 branches of the bank to enable the retail banking network of Raiffeisen to watch all suspicious transactions and monitor all customers with the bank behavior.

"Offer IMTF is the nearest of our requirements in terms of ease of use, reliability and technological flexibility. SironAML solution, Raiffeisen not only fulfills the requirements and rules but also combat international money laundering and financing terrorism with one of the most sophisticated and wide spread solutions in the world, "said Calin Mihai Rangu IT & C Director Raiffeisen.

Christian R. Drescher, CEO of IMTF Software Ltd. Austria & CEE said: "With over 500 banks which have already chosen AML solution, the collaboration with Raiffeisen is another major success in central and eastern Europe."

According to a recent research of Tower Group, financial crime cost banking industry billions of dollars annually, globally, in operational costs they add cost does not exist regarding the loss of reputation and trust among customers.

18 Information for commercial www.mastercardsecurity.com

MasterCard International is launching a new program that offers sales tools, incentives and educational techniques to help better protect consumer data. The initiative represents one of the most recent approach from MasterCard that aims to protect the pay increase security and trade.

To ease the sales work to understand, accept and choose the standard of security data from the payment card industry (PCI), MasterCard offers sales opportunity to assess and free network vulnerability. Network vulnerability scan is one of the necessary steps that need to browse and merchants to receive acceptance of PCI.

Free scan, offered by some companies, including One-Sec in Europe, will allow sales to learn more about vulnerabilitate network, to increase its effort behind withdrawing cash. If a customer Euroline Euroline card to withdraw money from the card in March, will benefit from an interest rate of 9.9% at least the next three months, more precisely until the date of issue of the fourth extract from the time of withdrawal. If the customer does not reimburse the amount withdrawn in March until the day of issue of the fourth record, and will apply after that date an interest rate of 29.9%.

13 Euroline reduce interest from 29.9% to 9.9% per annum

Euroline card holders will enjoy a preferential interest rate on withdrawals of cash by the end of March Thus, for any amount withdrawn by the card in March, will benefit from an interest rate of 9.9% at least the next three months, more precisely until the date of issue of the fourth extract from the time of withdrawal. If the customer does not reimburse the amount withdrawn in March until the day of issue of the fourth record, and will apply after that date an interest rate of 29.9%.

Cash withdrawals can be made on the premises or the ERS over 500 ATMs and 170 units Bank. We will come back with details.

12 Europe holds 65% of commercial locations for the acceptance of Maestro cards

At the end of September 2005, were in circulation 582.2 million valid cards with the Maestro logo that can be used in 9.4 million commercial locations and 1.1 million ATMs around the world, according to MasterCard International.

The most important region for Maestro cards remains Europe, where they are in circulation from 258.3 million cards and network acceptance stood at 345,300 in ATM and 6.1 million commercial locations.

Basically, the acceptance of Maestro cards, Europe holds 65% of commercial locations while the U.S. is the region with the largest network of ATM (36%).

Spread the regional Maestro cards (network issue and acceptance)

Region	Maestro cards in circulation (M)	ATM	Commercial locations (millions)
Europe	258.3	345,300	6.1
Asia / Pacific	137	230,200	0.468
Latin America	88.1	49,600	0.866
U.S.	53.4	396,000	1.6
South Asia, Middle East and Africa	37.7	30,500	0.272
Canada	7.7	45,700	0.014

Source: MasterCard International

11 For the holidays, increase appetite for Romanians card payment

The survey on December www.no-cash.ro out that the vast majority of voters and has proposed to spend significant amounts on the card for gifts for the holidays.

Thus, approximately 70% of voters said that they proposed to make various shopping on the card with a value between 500 and 1000 Euro. Also, over 90% of respondents estimated that they spend at least 500 Euro per gift card.

How would you proposed to spend on the card this year during the winter holidays?

pana in 500 Euro intre 500 si 1000 Euro peste 1000 Euro

www.no-cash.ro

December poll of 825 registered votes.

10 NBR reported a fall in foreign currency cards

Valid cards in circulation grew by about 1,260,000 in the period November 2004 - November 2005, reaching a total of 6,850,000, according to NBR. Increased monthly average market cards in this period was 105,000 cards.

In absolute numbers, cards issued in lei increased from approximately 5,499,450 in November 2004 to 6,716,633 million in October 2005. In the same period, foreign currency cards issued increased from 95,013 to 137,599. The balance of foreign currency cards, valid at the end of November 2005, is almost 1,200 cards lower against the preceding month.

It was also increased and the number of cards with more than 200,000 valid cards in circulation. In November 2004 there were only three such districts: Brasov, Cluj and Timis, their number has tripled in 12 months to nine, to those already mentioned adding the Arges, Bacau, Bihor, Constanta, Iasi and Prahova.

The poorest counties in view of the number of valid cards in circulation and Ipewich are Cheorgiu, which are around 40,000 cards, and counties such as Tulcea and Ialomita which is a little over 50,000.

Between November 2004 and November 2005, the National has increased by more than 450,000 cards (from 1.15 million cards to 1.61 million cards). At present, the capital holds a 23.1% share of the cards in lei and 39.4% in the currency.

France continues to represent the largest market for business cards from Romania. Data rate, as a result, virtually the annual growth of more than a million cards, the capital contributed 35.7%. Next in importance is the region Cluj, the only county that has managed to pass the quota of 300,000 cards (353,097).

9 EMVCo specifications to introduce a new standard for payment

Utility standards in the field cardurilor - EMVCo will introduce a common payment application (Common Payment Application - CPA) for processing debit cards as the credit in the efforts to reduce costs and ease the migration of banks to smart cards based on EMV standard.

Utility standards in the field cardurilor - EMVCo will introduce a common payment application (Common Payment Application - CPA) for processing debit cards as the credit in the efforts to reduce costs and ease the migration of banks to smart cards based on EMV standard.

As additional advantages, the standard CPA ensure better risk management by allowing the administration to obtain the profile of risk management based on the type of transactions.

Officials EMVCo, an institution founded to establish and maintain global specifications for the chip cards, said the new application is a cooperative between Japanese card issuer JCB and international organizations to pay MasterCard and Visa.

(see above)