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Experts: Barclays online banking vulnerable to snoopers

By Stuart Turton

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Barclays online banking system could be abused to access a customer's statements, according to a researcher with the University of Birmingham.

In a report called "Privacy vs. Usability: A failure of Barclays online banking?", Ben Smyth attacks Barclays' Instant Access service which requires a surname, date of birth, sixteen-digit card number and three-digit card security code to access an online account.

"These details should be considered public knowledge and therefore known by an adversary," Smyth said in the report. "Such information is regularly provided to hoteliers during check-in; disclosed to obtain products such as movies and alcohol (which require 'proof of age'); submitted alongside business expense claims; and even published on the internet, in particular on social-networking sites."

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Barclays intended the service to be a more user friendly alternative to its PINsentry login system, which requires customers to enter a code provided by a separate card reader. To compensate for the reduced security measure, Instant Access restricts customers to viewing statements and transferring money between their own Barclays accounts.

However, as Dr Steven J Murdoch, a security researcher with the University of Cambridge, told *PC Pro*, this information could easily be abused. "As an extreme example, consider a woman who has left an

abusive relationship and is hiding from her violent ex-partner," he said.

"With the initial Barclays CAP implementation, it would be fairly easy to lock out the ex-partner, by taking the card away. However, with the new system discussed in the paper, there is a high likelihood that the ex-partner will know all the information necessary to access the online banking system.

"If the woman is in hiding, then disclosing where transactions are being made could be potentially very harmful to her personal safety. Now, this is an extreme example, but I am sure that there are plenty of other cases where people would be upset if someone could gain access to their online statements," he concluded.

Instant Access changes

Barclays acknowledged the existence of the threat, but claimed it was highly unlikely that it would be exploited. "We do recognise the theoretical idea in the report that a customer's card and personal details could be used to access Instant Access illegitimately, however given the very limited functionality and money transfer restrictions this is highly unlikely," a spokesperson said.

"We can reassure customers that we have a multi-layered approach to security beyond log-in authentication and we keep all of our systems under constant review to maintain our priority of ensuring the safety of their money and personal details. As part of these standard reviews and our ongoing development of online banking we will be making some changes to Instant Access later this year," the statement concluded.