

March Brute Force Attack

Recently, our debit cards have been subjected to brute force attacks. This issue is affecting several local institutions. Brute force attacks are typically small fraudulent transactions, often under \$1.00, where the attacker will keep running different card numbers until it comes back approved. Most of these attempts are flagged as fraudulent and are declined before posting to the account. The fraudsters are trying to guess card numbers and expiration dates in addition to the 3-digit security code or the cardholder's ZIP code. They start with one random card number and keep incrementing the card numbers, looking for a match based on the guesses. The fraudsters perform a flood of thousands of random attempts, looking for just one success. Any members that have been affected by this brute force attack have been contacted directly.