



The Security Division of EMC

4TH ANNUAL CONSUMER ONLINE FRAUD SURVEY

PRESENTED BY RSA, THE SECURITY DIVISION OF EMC

JANUARY 2007

CONDUCTED IN DECEMBER 2006, THE ONLINE SURVEY ASKED 1,678 ADULTS FROM EIGHT COUNTRIES AROUND THE WORLD FOR THEIR OPINIONS ON EVOLVING FRAUD THREATS SUCH AS PHISHING, VISHING AND KEYLOGGING, AND ON EFFORTS BY THEIR FINANCIAL INSTITUTIONS TO STRENGTHEN REMOTE CHANNEL BANKING AUTHENTICATION. THE SURVEY WAS COMMISSIONED BY RSA AND ADMINISTERED BY INFOSURV, AN ONLINE MARKET RESEARCH COMPANY. THE SURVEY BEARS A STATISTICAL ACCURACY OF +/- 2.39% AT THE 95% CONFIDENCE LEVEL. THE RESPONDENTS INCLUDED APPROXIMATELY 200 ADULTS FROM THE USA, UK, GERMANY, FRANCE, SPAIN, AUSTRALIA, SINGAPORE, AND INDIA, WITH AT LEAST ONE BANK ACCOUNT; MOST RESPONDENTS BANK ONLINE. THE RESULTS BELOW INCLUDE THE MAJORITY OF THE QUESTIONS ASKED IN THE SURVEY.

Note: The comparative results presented in this survey from 2004 and 2005 are based on research conducted among consumers in the United States only.

QUESTION 1

Do you have a bank account?

Yes	100%
No	0%

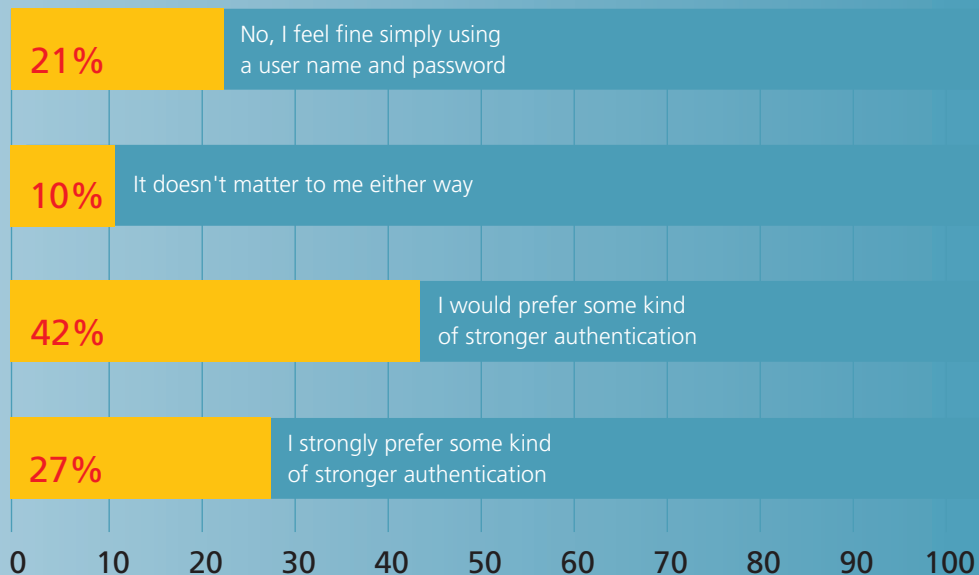
QUESTION 2

Do you use online banking to perform banking tasks (e.g., check your balance, pay bills, etc.)?

	November 2004	November 2005	December 2006
Yes	70%	84%	76%
No	30%	16%	24%

HIGHLIGHT QUESTION 3

Do you feel that banks should use some better form of consumer identification or authentication for people logging into online banking?



QUESTION 4

Some banks offer a small hardware device, like a keychain dongle, that provides users with a one-time-password every time they login to their online accounts. Would you like to use a token or some other authenticator device?

	November 2005	December 2006
I would like to use a token	51%	40%
I don't like the idea and would only use a token if the bank requires me to	28%	30%
I don't like the idea and won't use one even if the bank requires me to	11%	9%
I don't feel strongly either way	10%	21%

QUESTION 5

Imagine having one key for your car, home and other locks, but in an online environment. Assume your bank decides to use tokens for online banking, would you appreciate it if you could use the same token to login to other websites, in addition to your online banking site?

	November 2005	December 2006
Yes, I would look for a bank that offered a network like this	N/A	16%
Yes, that would be a great idea	N/A	32%
No, I would not find a service like this particularly useful	N/A	35%
I don't feel strongly either way	N/A	17%

QUESTION 6

Some banks are beginning to use a personalized image to authenticate the online banking site to the user. Each user selects a picture they would like to use, and every time they login to the online banking site, the picture is displayed by the bank. If the picture is NOT there, the user will know that they did not reach the bank's real site. Would you like to use a personalized image of some sort?

	November 2005	December 2006
No, I don't want to use a personalized image	10%	17%
I don't feel strongly either way	35%	27%
Yes, I would like to use a personalized image	55%	56%

QUESTION 7

If your bank was to use personalized images, do you think it would provide you with an increased sense of security?

	November 2005	December 2006
Yes, it would increase my sense of security	N/A	53%
It would neither increase or decrease my sense of security	N/A	39%
No, I would feel less secure	N/A	8%

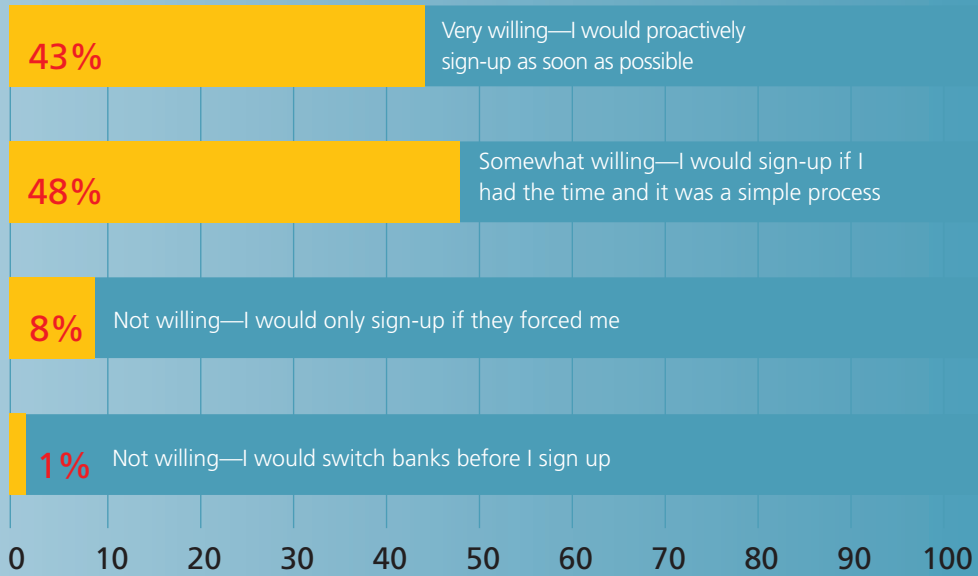
QUESTION 8

Some banks are beginning to use risk-based authentication similar to what credit card companies are doing—meaning that the if the bank detects a high-risk transaction - for example, the user is logging in from Tokyo instead of his regular computer in New Jersey—the accountholder will be asked additional questions, or will receive a phone call to verify the transaction. Would you like your bank to use risk-based authentication?

	November 2005	December 2006
No, I don't want my bank to use risk-based authentication	6%	11%
I don't feel strongly either way	20%	15%
Yes, I would like my bank to use risk-based authentication	74%	74%

HIGHLIGHT QUESTION 9

How willing would you be to start using a new authentication method, beyond the standard user name and password, if your bank decided to offer stronger security?

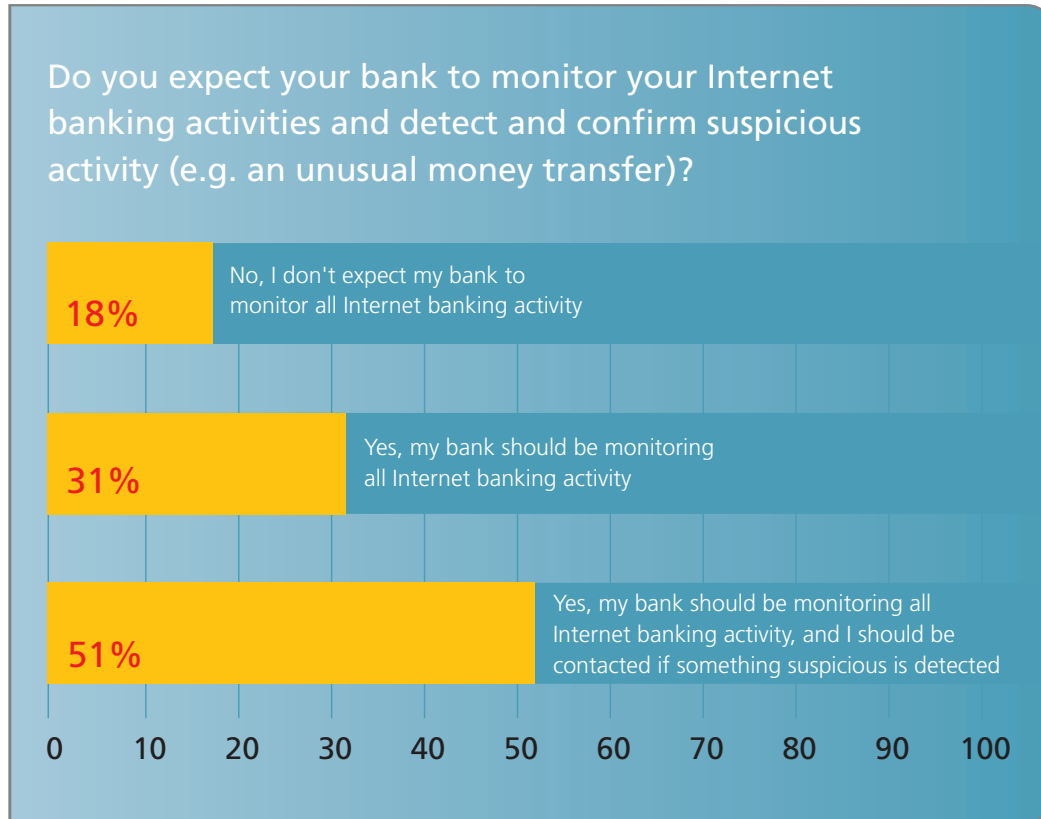


QUESTION 10

As far as you know, does your bank use any of the security methods mentioned below?

	November 2005	December 2006
Yes, my bank uses personalized images	N/A	3%
Yes, my bank uses tokens or hardware devices	N/A	11%
Yes, my bank uses risk-based authentication, asking additional secret questions for high-risk transactions	N/A	12%
Yes, my bank uses risk-based authentication, confirming via an automated phone call for high-risk transactions	N/A	6%
No, my bank does not use any additional authentication mechanism besides standard user name and password for all transactions	N/A	61%
Yes, other	N/A	7%

HIGHLIGHT QUESTION 11



QUESTION 12

Should your bank be liable for fraud occurring on the Internet banking website?

	November 2005	December 2006
No, I am liable for what happens in my bank account	2%	3%
Sometimes, it depends on the case	46%	42%
Yes, my bank should be liable in any case	52%	55%

QUESTION 13

Do you use telephone banking to perform banking tasks (e.g., check your balance, pay bills, etc.)?

	November 2005	December 2006
Yes	N/A	33%
No	N/A	67%

QUESTION 14

How secure do you feel using telephone banking?

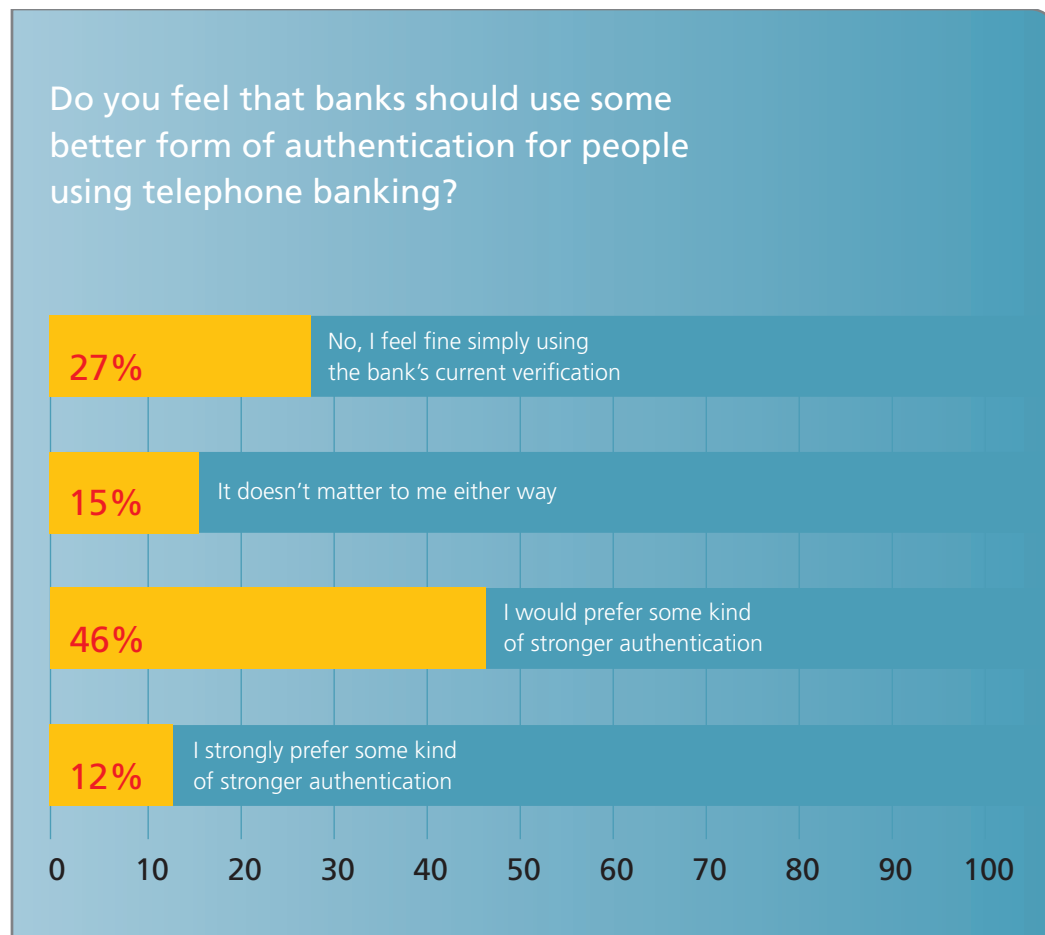
	November 2005	December 2006
Not at all secure	N/A	3%
Not very secure	N/A	21%
Somewhat secure	N/A	55%
Very secure	N/A	21%

QUESTION 15

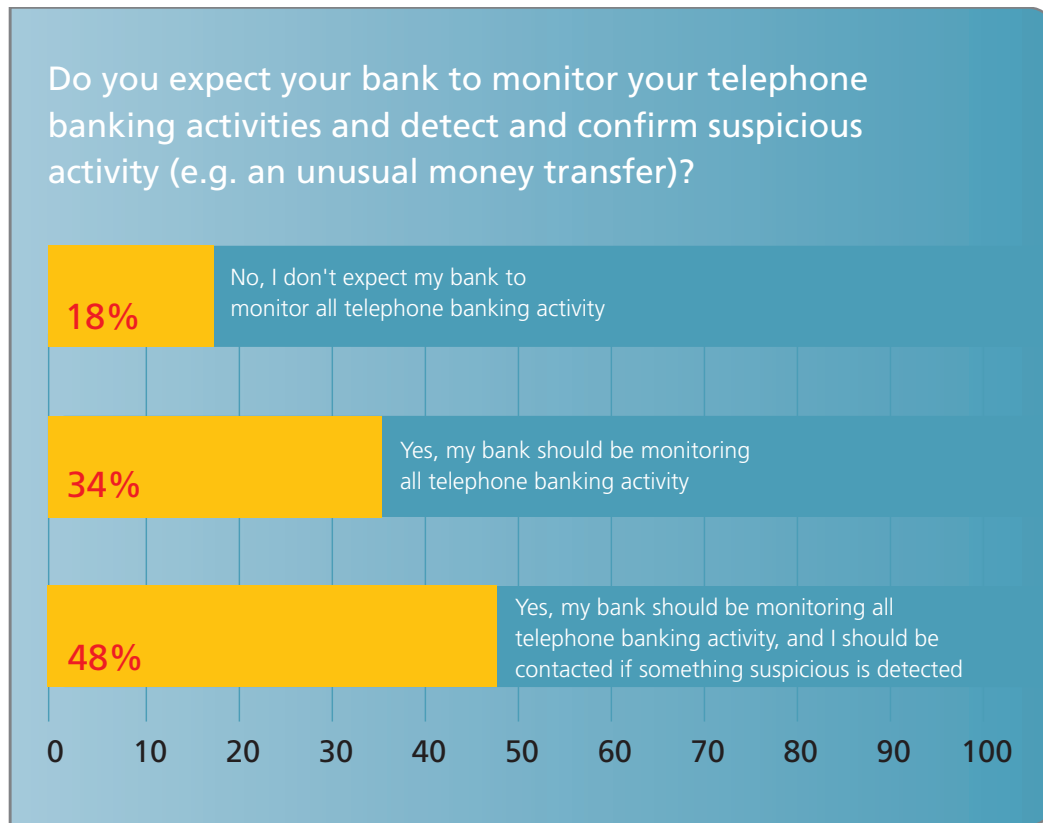
How secure do you feel using telephone banking as opposed to online banking?

	November 2005	December 2006
I feel more secure using telephone banking than online banking	N/A	28%
I feel the same level of security whether I use telephone or online banking	N/A	48%
I feel more secure using online banking than telephone banking	N/A	24%

HIGHLIGHT QUESTION 16



HIGHLIGHT QUESTION 17



QUESTION 18

Have you ever heard of the term "phishing"?

	November 2004	November 2005	December 2006
Yes, and I know what it is	25%	43%	38%
Yes, but I'm not sure what it is	31%	29%	29%
No	44%	28%	33%

QUESTION 19

Have you ever received a phishing email?

	November 2004	November 2005	December 2006
Yes	49%	56%	43%
No	51%	44%	57%

QUESTION 19A

Have you ever knowingly responded to a phishing email and divulged information?

	November 2004	November 2005	December 2006
Yes	5%	8%	5%
No	95%	92%	95%

QUESTION 19B

Did you notify/report the phishing email to your bank?

	November 2004	November 2005	December 2006
Yes	46%	41%	37%
No	54%	59%	63%

QUESTION 20

How many times a week do you receive phishing emails on average?

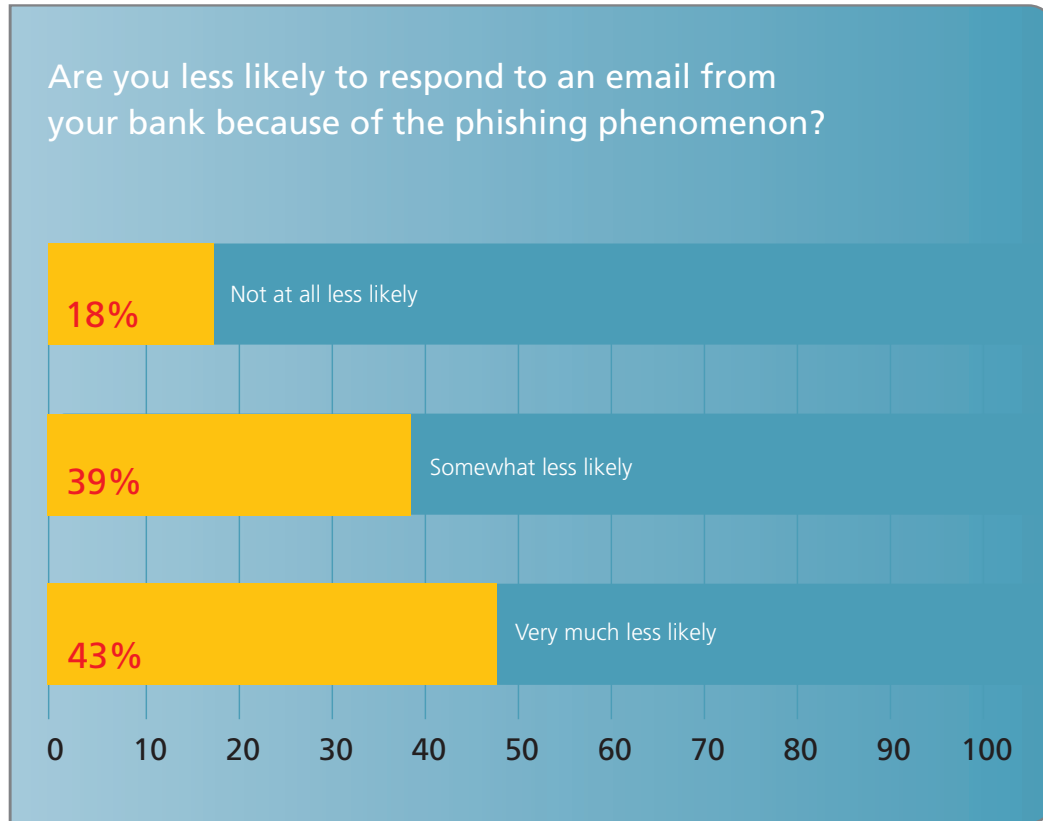
	November 2004	November 2005	December 2006
Once a week or less	74%	80%	74%
Two to five times a week	18%	14%	16%
Over five times a week	8%	6%	10%

QUESTION 20A

Have you seen an increase or decrease in the amount of phishing emails you have received over the past few months?

	November 2004	November 2005	December 2006
Dramatic decrease	12%	13%	14%
Slight decrease	17%	17%	22%
Neither increase or decrease	28%	38%	36%
Slight increase	28%	27%	21%
Dramatic increase	15%	5%	7%

HIGHLIGHT QUESTION 21



QUESTION 22

Are you less likely to sign up or continue to use your bank's online services because of the phishing phenomenon?

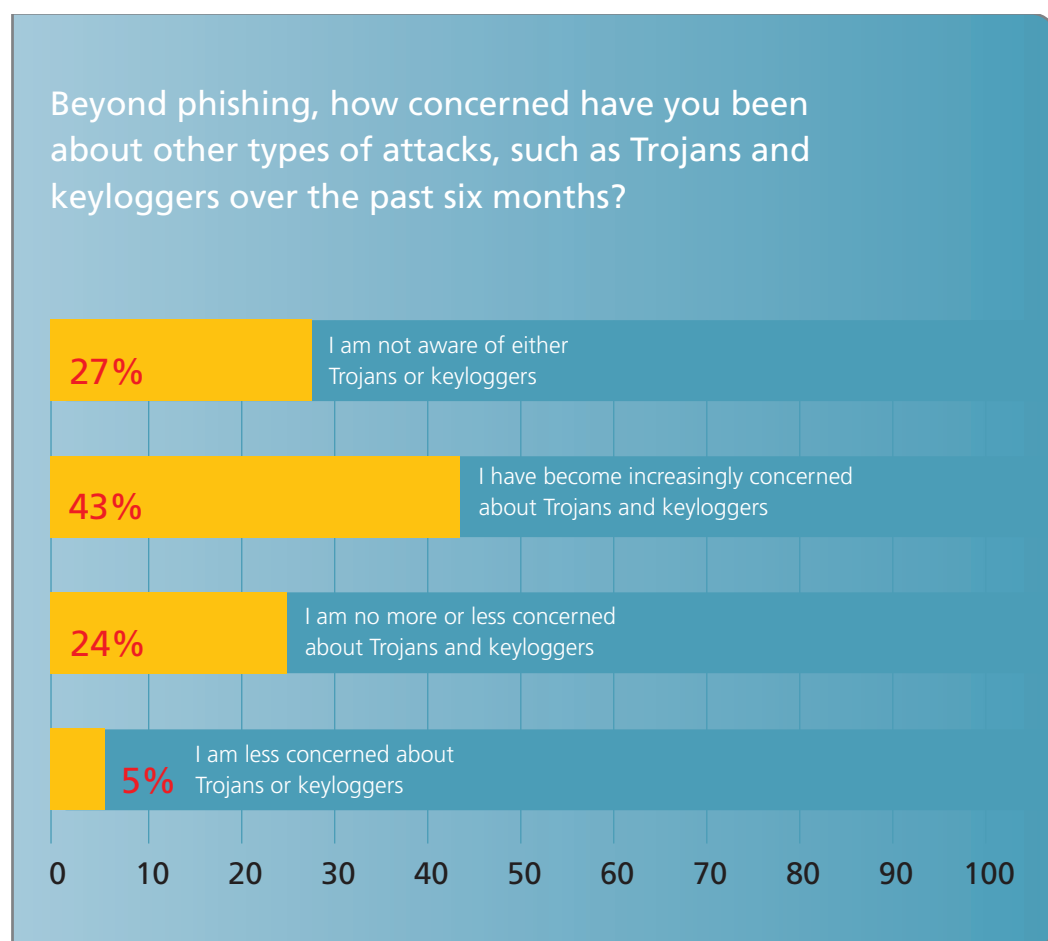
	November 2004	November 2005	December 2006
Not at all less likely	51%	61%	48%
Somewhat less likely	32%	32%	35%
Very much less likely	17%	7%	17%

QUESTION 23

Have you ever received either a “vishing” email or a “vishing” phone call? A vishing email is similar to a phishing email, but instead of prompting you to click on a link, the email prompts you to call a phone number. A vishing phone call is an automated, unsolicited call, attempting to impersonate either your financial institution or some other entity asking for personal information.

	November 2005	December 2006
No, I have never received a vishing email or phone call	N/A	85%
Yes, I have received between 1 – 5 vishing emails or phone calls	N/A	12%
Yes, I have received more than 5 vishing emails or phone calls	N/A	3%

HIGHLIGHT QUESTION 24



About RSA

RSA, The Security Division of EMC, is the expert in information-centric security, enabling the protection of information throughout its lifecycle. RSA enables customers to cost-effectively secure critical information assets and online identities wherever they live and at every step of the way, and manage security information and events to ease the burden of compliance.

RSA offers industry-leading solutions in identity assurance & access control, encryption & key management, compliance & security information management and fraud protection. These solutions bring trust to millions of user identities, the transactions that they perform, and the data that is generated. For more information, please visit www.RSA.com and www.EMC.com.



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