

## Cybercriminals

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subjected to at least one web attack last year. To carry out the attacks, the criminals used 6.5 million unique hosts.

Kaspersky also noted that it registered about two million notifications about attempted "malware" infections (malicious software) that aimed to steal money via online access to bank accounts.

It also noted that Ransomware (malicious software that locks down a person's computer and offers to unlock the computer for large amount of money) were detected on 0.7 million computers.

Just yesterday, Sydney Morning Herald reported that Millions of customers of Australia's largest banks are the target of a sophisticated Android attack which steals banking details and thwarts two-factor authentication security.

Commonwealth Bank, Westpac, National Australia Bank and ANZ Bank customers are all at risk from the malware which hides on infected devices waiting until users open legitimate banking apps. The malware then superimposes a fake login screen in order to capture usernames and passwords.

The malware is designed to mimic 20 mobile banking apps from Australia, New Zealand and Turkey, as well as login screens for PayPal, eBay, Skype,

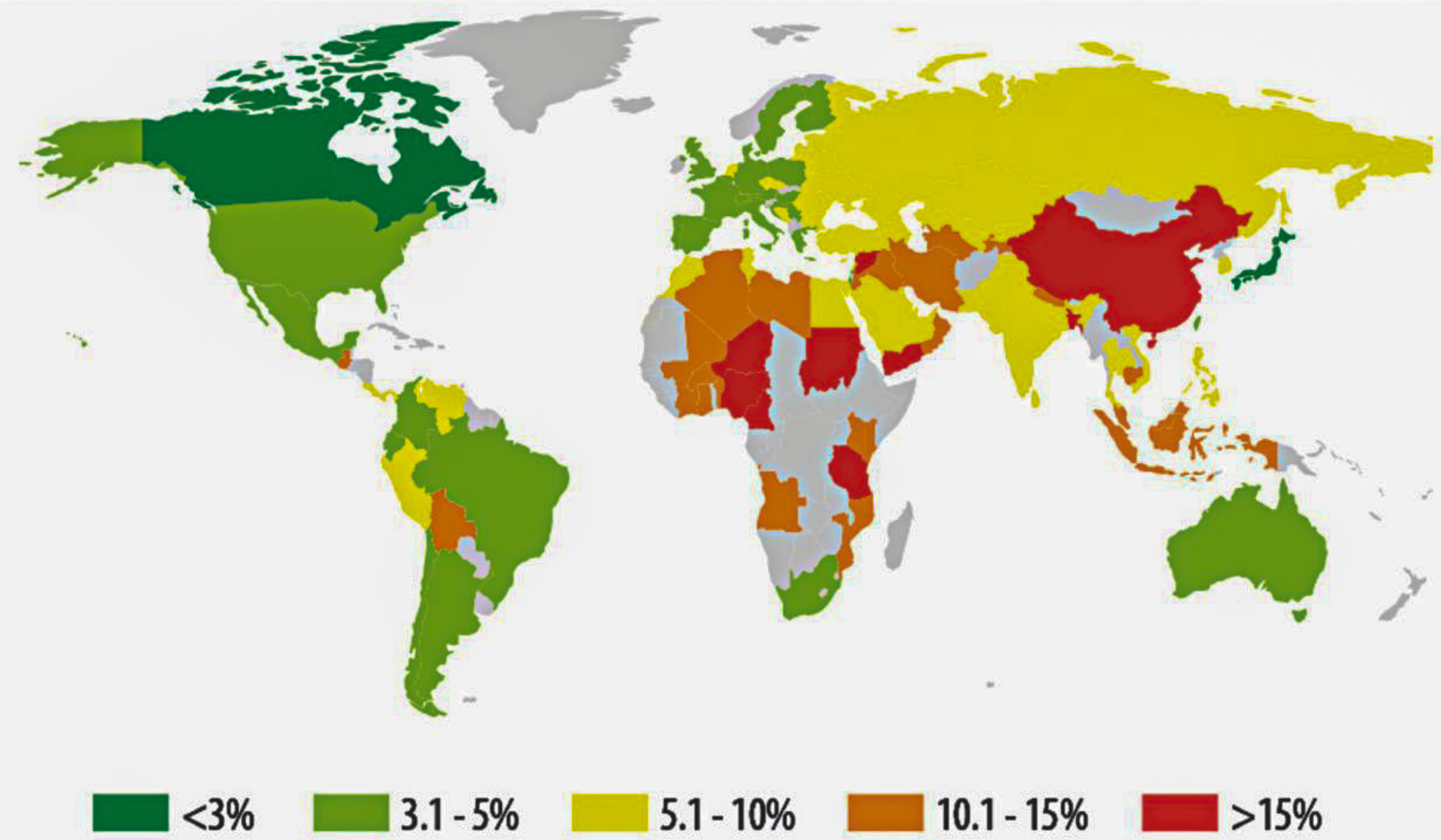
WhatsApp and several Google services.

Meanwhile Kaspersky reported that there are malicious software distributed in both mobile phones and personal computers which work in partnership of both devices.

"When a user visits his online banking account, the Trojan modifies the page, asking him to download an Android application which is allegedly required to securely confirm the transaction. In fact, the link leads to the Faketoken application. Once Faketoken is on the user's smart phone, the cybercriminals gain access to the user's banking account via the computer infected with the banking Trojan and the compromised mobile device allows them to intercept the one-time confirmation code (mTAN)," Kaspersky explains.

Whereas 38 percent internet computer users in Russia face the risk of online infection—where the worst scenario prevails, Bangladeshi users are not that safe. Ranked 19th, 23 percent users in Bangladesh remain vulnerable online.

Besides, Bangladesh is also at the top of "local" computer infection with 64 percent users having their computers infected.



The geography of mobile malware infection attempts in Q3 2015 (percentage of all users attacked)

## Fallout worries exporters

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worth more than Tk 400 crore to the UK every year. And nearly 40 percent of the total export of vegetables, fruits and allied products a year is for the British market, he said.

"So, it is easy to see how important the British market is for us," he said, adding, the UK is a ready market for the vegetables and fruit exporters, as a large number of Bangladeshis reside there.

Usually, perishable items like fruits and vegetables were sent to the UK through direct flights within 10 to 11 hours. After the decision, it might take two to four days, he said.

Jahangir used to pay Tk 182 for sending one kilogramme of vegetables to the UK. "I will have to pay more from now as the air carriers will also re-fix the rate," he told The Daily Star yesterday, two days after the UK decision came.

Like Jahangir Hossain, exporters

from almost all sectors are worried that their businesses will be hit.

Apart from apparel, Bangladesh export items include carrot, tomato, potato, eggplant, spinach, cauliflower, papaya, pumpkin, bottle gourd, cabbage, coriander leaf, ladies finger, cucumber, bitter melon, bean, jute leaf, drumstick, radish, dry fish, fish and meat. The local companies also export agro-processed packaged food to the UK.

"The exporters will have to depend more on foreign carriers and pay higher charges. There will be a cargo space crisis with the foreign carriers as they are less interested to carry perishable goods," Jahangir said.

Mahbubul Anam, president of Bangladesh Freight Forwarders Association, said the carrier companies have yet to announce new prices.

But the transportation cost will go up because the goods, loaded in Dhaka, have to be unloaded in

Thailand or Singapore or Dubai or Hong Kong or any other country for re-screening.

The airlines will also charge extra, he said.

Perishable items will face risk of damage because of the longer lead time, he said.

Lead time is the period it takes for products to be delivered after getting the order. Shorter lead time is preferred in export and import of goods.

According to Mahbubul Anam, currently it takes only 10 hours to carry the goods by air from Dhaka to London. But, because of the ban, it will take two to four days to unload the goods in the UK, he said.

"If the ban prolongs, Bangladeshi businesses will suffer a lot as the UK is one of the most important markets for Bangladesh," he said. Ten percent garment items from Bangladesh are sent to the UK every year, he said.

Siddiqur Rahman, president of

Bangladesh Garment Manufacturers and Exporters Association, too thinks that the British move will cause massive losses in exports as the UK is a big market among the EU nations. It is the second biggest garment export destination in the EU after Germany.

"More importantly, other EU countries might follow the [UK] decision and that would be even more dangerous for us, as the EU is our largest export bloc," he said.

"We want the government to settle the issue with the UK as soon as possible," Siddiqur Rahman told The Daily Star.

Garment makers exchange a lot of samples of designs and finished apparel items everyday with the UK. So they will be dealing with the issue daily, he added.

Bangladesh exported garment items worth \$3.23 billion in 2014-15 fiscal year to the UK, registering a 21.28 percent growth from the previous year,

### MAJOR EXPORT DESTINATIONS

COUNTRY	2015	% OF TOTAL
(Million dollars)		
Germany	5,080	16.21
UK	3,028	9.66
France	1,918	6.12
Spain	1,580	5.04
Italy	1,200	3.83
Netherlands	846	2.70
Belgium	834	2.66
Turkey	831	2.65
World	16,027	51.13
Total	31,344	100.00

SOURCE: BANGLADESH FREIGHT FORWARDERS ASSOCIATION

according to data from the Export Promotion Bureau.

Kamruzzaman Kamal, marketing director of Pran, a major agro-products

exporting company, said the decision will not affect them so much as they ship goods by sea and almost all the products are packaged items.

"But we will face an indirect impact for the bad image of the country," said Kamal, adding that his company sends agro-products worth \$2.5 million a month to the UK.

However, those who export fresh perishable items will face major difficulties, he added.

Earlier, Australia's Department of Infrastructure and Regional Development imposed a ban on air cargo from Bangladesh from December 19 last year.

The ban, which is still in place, has been causing losses in Bangladesh's business with the country. The Bangladesh government is still lobbying to get it removed.

The embargo is on anything heavier than 500g and it will remain in force until further notice.

## \$46m flew into Manila casinos

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Philippines and is investigating the February 4 hacking of Bangladesh's central bank system.

"It was only when the Inquirer story came out that authorities acted on this," he told The Inquirer yesterday, while talking about the probe's primary findings.

One of the largest bank thefts in history, the case became public last week, about a month after the funds were stolen from the BB's account with the Federal Reserve Bank of New York.

On February 8, three days after the hacking took place, the BB requested the Rizal Commercial Banking Corporation (RCBC), whose four clients received the funds, to stop payment and refund the money, and if

it had been transferred, to "freeze or put the funds on hold," noting that the payment order was fraudulent.

However, this was a weekly holiday in the Philippines.

The following day, the RCBC of the Philippines received a SWIFT message from the BB requesting to stop payment and freeze the accounts for proper investigation. SWIFT stands for the Society for Worldwide Interbank Financial Telecommunication whose messaging system is commonly used by banks for international transactions.

However, withdrawals from the accounts totaling \$58.15 million had already been processed by the Jupiter Street branch of the RCBC.

BB Governor Atiur Rahman sought the assistance of his Filipino counter-

part on February 16 and convinced the Filipino embassy in Dhaka to fast track the legal process to file cases with the Anti-Money Laundering Council (AMLC) of the Philippines in order to retrieve the money.

But it was not until March 1 that the funds were ordered frozen by the Court of Appeals acting on a request by the AMLC.

Before the freeze order, the funds were being used for betting at the casino tables, the Pagcor official said.

The Inquirer quoted the Pagcor probe saying \$46 million of the \$81 million found its way into the local casino industry, with the rest presumably being sent overseas.

The official of Pagcor said the funds were split into a \$26-million tranche that was channeled into the account of

Solaire Resort and Casino and a \$20-million tranche that was directed to the accounts of Easter Hawaii Casino and Resort at the Cagayan Economic Zone Authority in Santa Ana, Cagayan province.

The two tranches entered the Filipino financial system between February 5 and 9.

The Pagcor official said the gaming clients to whose accounts the funds were credited had started playing at the gaming tables even ahead of the arrival of the remittance, using a credit line provided by the casinos as a standard practice for high-rollers.

"Some of the funds were used to cover losses incurred by the players," he said.

Meanwhile, US-based FireEye Inc's Mandiant forensics division is helping

to investigate the cyber heist.

FireEye, which has investigated some of the biggest cyber thefts on record, was brought in by World Informatix, the firm that is advising the BB on the investigation.

Reuters news agency quoted sources saying that the US government had offered help to probe the heist.

The sources said that officials with the Federal Bureau of Investigation (FBI) and US Department of Justice had held informal conversations with the BB about the case.

Any investigation by US authorities is likely to focus on learning how cyber criminals penetrated the central bank's network, the flow of the looted funds around the world and whether any money can be recovered.

The hackers breached the BB's systems and stole its credentials for payment transfers by installing a malware in the BB system in January. The attackers then bombarded the New York Fed with nearly three dozen money-transfer requests over a week-end in early February.

The Fed processed four of the requests, sending a total of \$81 million to accounts in the Philippines. A fifth transfer of \$20 million, to a non-profit in Sri Lanka, was stopped after a typo in the routing instructions raised suspicions, according to bank sources.

The BB has said it has recovered the stolen money that ended up in Sri Lanka, and is working with anti-money laundering authorities in the Philippines to try to recover the rest.

## Tortured boy

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Hossain, 24, Salauddin, 20, and Rasel, 22 - were from Islampur.

Ohid Ullah Sarkar, officer-in-charge of Rajshahi Police Station, claimed that they identified the three youths as the abductors after talking to the victim. The arrestees have confessed to committing the crime, he said.

The families of the trio could not be reached for comments.

The police official said the three youths met Bijoy's father Pu Thoai U Marma some 20 days ago and allegedly demanded Tk 5 lakh from him as extortion money. Thorai was building a concrete home for his family in Islampur area.

As he refused to give them the money, they picked up the boy for ransom on Thursday morning when he was on his way to the school.

The parents mounted a search and informed police about the incident afterwards.

Yesterday morning, members of police and army along with locals rescued Bijoy from a remote place in a jungle in Rajbila area of the district. The abductors had fled.

The victim could be traced as a local had seen three men taking a boy into the forest on Thursday, OC Ohid said, adding that the trio was arrested from their homes later.

Bijoy appeared to be paranoid when this correspondent visited him at the hospital yesterday.

"They [abductors] beat my child whenever he tried to scream for help," Mya Nu Marma, the mother, sobbed.



Bijoy Marma, 7, admitted to Bandarban Sadar Hospital around noon yesterday. A class-II student of Islampur Govt Primary School in Rangamati, he was tortured badly by his abductors. About 22 hours into his abduction, the boy was rescued from a jungle yesterday morning.

PHOTO: SANJOY KUMAR BARUA

## BGB-BSF joint exercise starts today in Sundarbans

OUR CORRESPONDENT, New Delhi

The Indian Border Security Force and the Border Guard Bangladesh will conduct a three-day joint exercise along the international border they share in the Sundarbans area today.

Officials said a company-level (about 100 personnel) strength of the BSF and the BGB each along with their equipment, floating border posts and patrol boats will take part in the exercise, which will end on March 14.

The two forces will undertake joint "long range" patrolling on mechanised vessels, mutual checking of cargo vessels deep inside border areas before they go in international waters, and exchange common information and communication.

"The joint exercise will help enhance mutual cooperation and coordination between the two forces and help further improve the management along Indo-Bangladesh border," a senior BSF official said.

A decision to hold such an exercise was made during the director general-level talks between the two sides in Dhaka in December 2014.

The BSF has mobilised its South Bengal frontier for the exercise, the official said.