

Evolusi Ancaman Siber

dan

Dampak di Industri Keuangan



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Largest Companies by Marketcap

Companies: 10,445 total market cap: \$117.334 T

Largest Companies by Marketcap

Rank	Name	Market Cap	Price	Today	Price (30 days)	Country
1	Apple AAPL	\$ 3.674 T	\$244.60 ▲ 1.27%	▲ 1.27%		USA
2	NVIDIA NVDA	\$ 3.400 T	\$138.85 ▲ 2.63%	▲ 2.63%		USA
3	Microsoft MSFT	\$ 3.036 T	\$408.43 ▼ 0.51%	▼ 0.51%		USA
4	Amazon AMZN	\$ 2.423 T	\$228.68 ▼ 0.73%	▼ 0.73%		USA
5	Alphabet (Google) GOOG	\$ 2.266 T	\$186.87 ▼ 0.54%	▼ 0.54%		USA
6	Meta Platforms (Facebook) META	\$ 1.866 T	\$736.67 ▲ 1.11%	▲ 1.11%		USA
7	Saudi Aramco 2222.SR	\$ 1.781 T	\$7.37 ▼ 0.18%	▼ 0.18%		S. Arabia
8	Tesla TSLA	\$ 1.144 T	\$355.84 ▼ 0.03%	▼ 0.03%		USA
9	Broadcom AVGO	\$ 1.092 T	\$233.04 ▼ 1.17%	▼ 1.17%		USA
10	TSMC TSM	\$ 1.057 T	\$203.90 ▲ 1.03%	▲ 1.03%		Taiwan



Data is The New Oil

→ *Internet*

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LEA DALEY ALEXANDER ADOLFO
WILLIAM CAMERON ANDREW DAVIDSON COLE
MARIA SONKELEN ADRIENNE JUSTIN ANTHONY EXIS
BLAKE JULIA NATHANIEL MATTHEW
PAINTER JULIA NATHANIEL MATTHEW
REY ALYSS BENJAMINIAH ERIC
CHARLES BRADLEY ISRAEL BROOKS
EVETTE CHIE CRYSTAL BROOKS
MELISSA DAVID BROOKS
ROBREY CANDICE BROOKS
BANNA JAXON DAVID BROOKS
TAN ERYN COOPER BROOKS STEVEN BROOKS
DANIEL BROOKS STEVEN BROOKS
ADRIEN BROOKS STEVEN BROOKS
RINA NEVIA BROOKS STEVEN BROOKS
JADE BROOKS STEVEN BROOKS
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USTIN TIMOTHY STEVEN BROOKS STEVEN BROOKS
SERGENT STEVEN BROOKS STEVEN BROOKS
KATE ABIGAIL BROOKS STEVEN BROOKS
MAGNEMUREN BROOKS STEVEN BROOKS
JACOB FAITH STEVEN BROOKS STEVEN BROOKS
EVA STEVEN BROOKS STEVEN BROOKS
CAROLE STEVEN BROOKS STEVEN BROOKS
LAMONT STEVEN BROOKS STEVEN BROOKS
KAYLEEN CHOL STEVEN BROOKS STEVEN BROOKS
A SHIMMETT STEVEN BROOKS STEVEN BROOKS
LONDON CARTER STEVEN BROOKS STEVEN BROOKS
TIERA DIA STEVEN BROOKS STEVEN BROOKS
JAYDEN STEVEN BROOKS STEVEN BROOKS
JENNIFER STEVEN BROOKS STEVEN BROOKS
ANTHONY JR. STEVEN BROOKS STEVEN BROOKS
LIGIANALLISON STEVEN BROOKS STEVEN BROOKS
DAVID JACK STEVEN BROOKS STEVEN BROOKS
TRACIE KAYLA STEVEN BROOKS STEVEN BROOKS
WILLIA NOLIE STEVEN BROOKS STEVEN BROOKS
JOSHUA STEVEN BROOKS STEVEN BROOKS



Murahin harga KUOTA INTERNET, bang

Dear, kam

Lu jadi operator kagak usah mahal-mahal. Talk!

Pegimane bangsa Endonesia mau maju kalo internet aja mahal

Makan aja susah, apalagi beli kuota internet. Mon

harga kuota internet, Nyet! Kagak usah pake dibagi-bagi 2G/3G

kagak butuh HOOQ, VIU, iming-iming kuota music ame video

Gue cuma butuh KUOTA INTERNET. TITIK.

*Apa bedanya dirampok
dengan diretas*

Kehilangan data sensitif karena
diretas selain menderita
kerugian finansial juga
menderita kerugian reputasi dan
orang lain ikut menderita

Internet

Merevolusi bisnis

Murah, tersebar

Siapapun bisa
mengakses

Bisa di sadap

... apa solusinya ?

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Tantangan Verifikasi Digital

Dasarnya :

- Tidak ada Tatap Muka langsung.
- “Siapa saja” asalkan dapat melewati tahap verifikasi identitas dianggap sah sebagai pemilik identitas / akun.

Masalahnya :

Internet adalah jalan umum dan siapapun dapat mengakses jalan itu karena siapapun dapat terhubung ke internet.

Tidak mudah memastikan keabsahan identitas pengakses internet karena anonimitas dan sifat internet yang sangat terbuka. Padahal hal ini merupakan suatu keharusan dalam menjalankan verifikasi yang aman.

Verifikasi Digital dan Ancamannya

Password
→ Keylogger,
Rootkit (malware)

TFA
→ Two Factor
Authentication

Malware Lumma

Memalsukan
Captcha

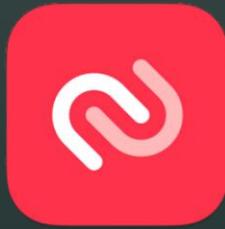
Mencuri
kredensial
browser

Mengincar
add on kripto

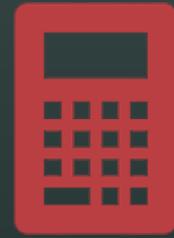
Two factor authentication



SMS



Google Authenticator /
Authy



Token

Mengapa SMS OTP populer ?

Mudah dan Nyaman

Jangkauan Luas

Murah

Implementasi mudah

Mengapa TFA SMS kurang aman ?

Melibatkan banyak pihak

Tidak terenkripsi

SMS menggunakan SS7

Terikat ke Kartu SIM

Salah Siapa kalau SMS OTP Bocor ?



NASABAH ?

BANK ?

Solusi (user)

Amankan kartu SIM dgn PIN.

Waspadai SMS Forwarding /
Phishing

Kunci perangkat dgn baik.

*Solusi
(bank)*

SIM binding

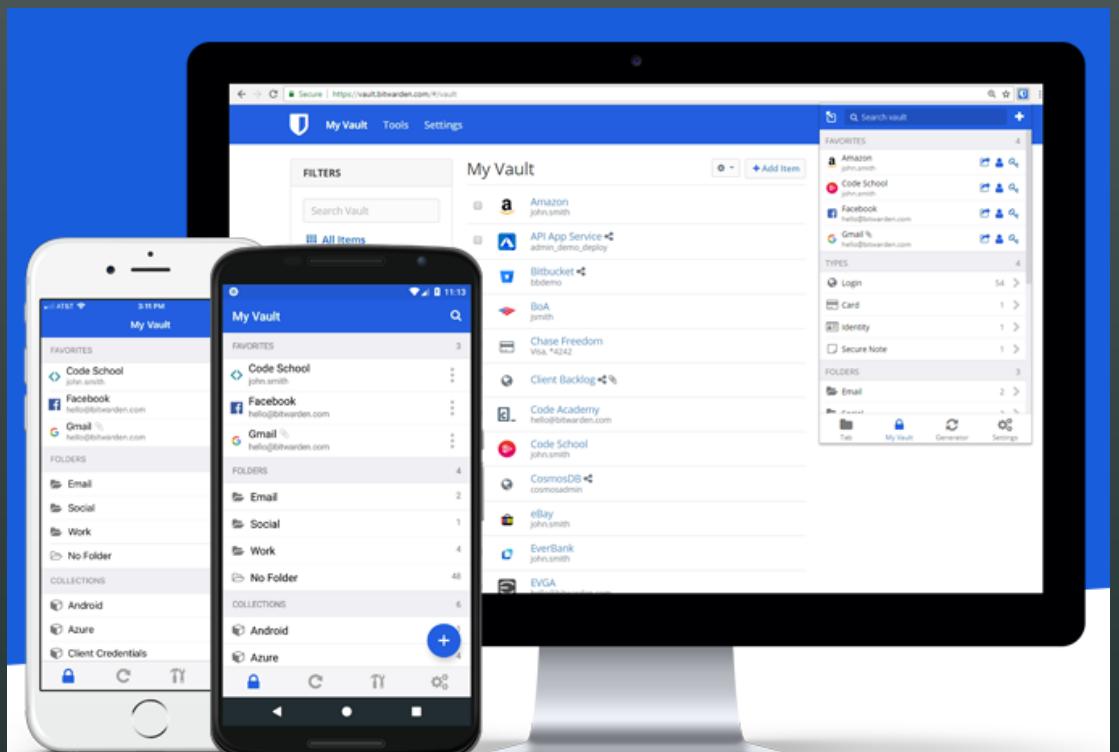
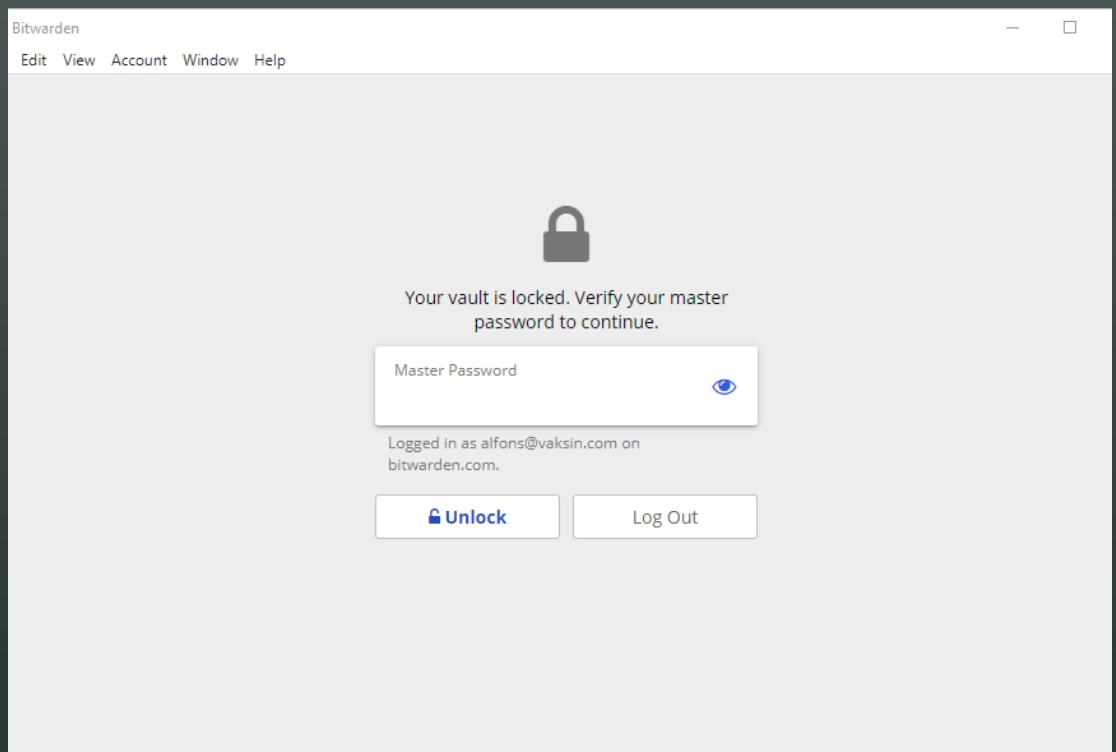
Phone binding

Alternatif OTP SMS



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*Call paman
onetime*



bitWarden

@alfonstan

IDENTIFIED BY TRUECALLER

A

AWAS !! Penipu Kere Palsukan Bank BSI. Hati-hati. 

Call Message Save Block



Diskon 66rb buat Kamu
Tokopedia

0857-6075 [REDACTED]
Mobile · Indosat Ooredoo Hutchison

2 3

2:13 80% •

81 ★ 99+ Spam

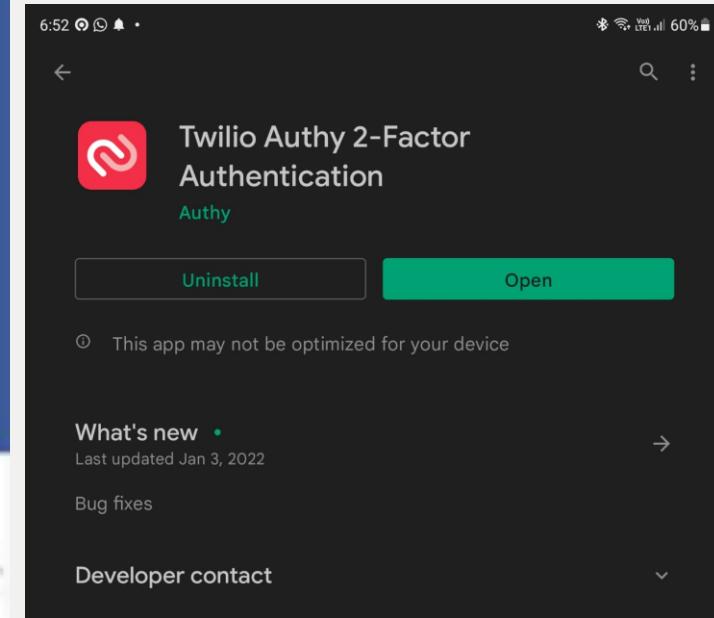
1527 unread conversations SHOW MARK AS READ

- Robot Dokter true
Top spammer · 6/29/21
- Sales Gps Ibm true
Top spammer · 6/29/21
- Spammer Sksd true
Top spammer · 6/29/21
- Agen Riba true
Tawaran Terbaik & Mudah dr Multifinance Ajukan -BP"KB... · 6/23/21
- Kurang Kerjaan true
Ajukan Promo KTA Permata P!njaman Tunai Bukan PINJO... · 6/22/21
- Tawaran Riba true
assalamualaikum wr.wb Ajukan Kendaraan anda Mobil/M... · 6/21/21
- Judi Online true
Main Slots Games PLAYBET788 bit.ly/PL4YB3T788 moda... · 6/20/21
- Spam true
Mediasi penutupan CC diskon 30% s/d 65% Cicil sesuai ke... · 6/19/21
- Penipu Pesugihan Ngepet true
MeL4Y4NI p3sugih4n D4N4 GOIB T4NP4 TUMB4L T4NP4... · 6/18/21
- Riba true

Home Contacts Premium Blocking

Authy

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VISA

AMERICAN
EXPRESS



DISCOVER



Search

DQL

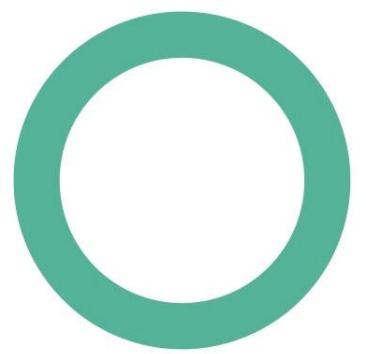
Last 24 hours

Show dates

Refresh

manager.name: ip-172-31-65-197 rule.pci_dss: exists agent.id: 004 × rule.pci_dss: 2.2 × + Add filter

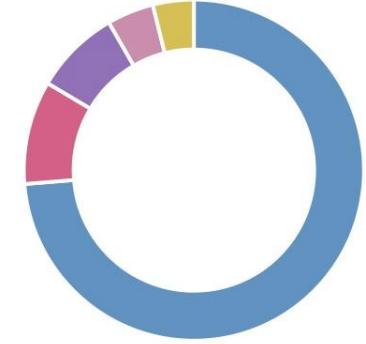
Top 5 rule groups



Top 5 rules

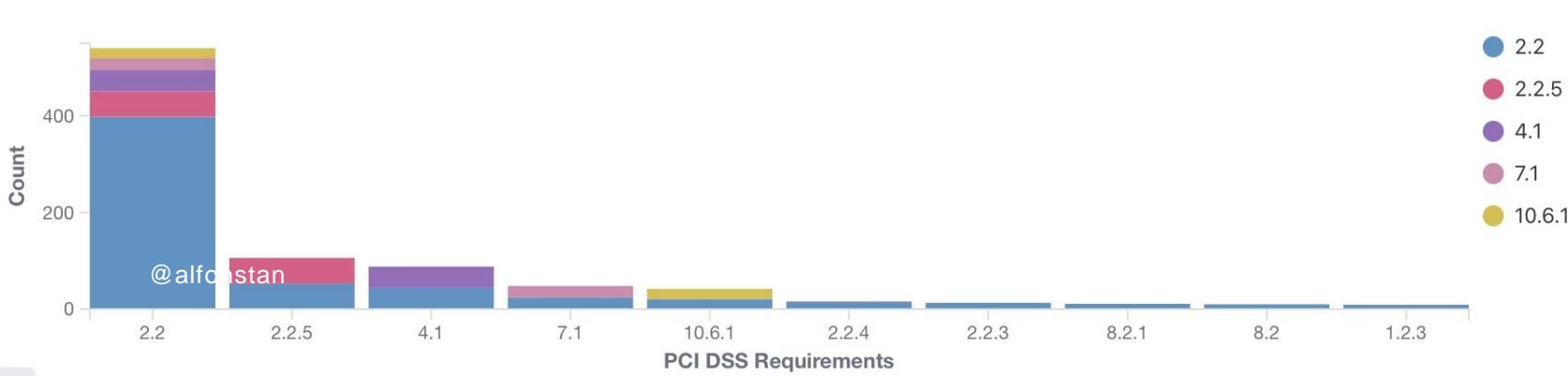


Top 5 PCI DSS requirements



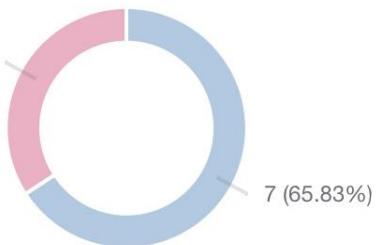
- 2.2
- 2.2.5
- 4.1
- 7.1
- 10.6.1

PCI Requirements



- 2.2
- 2.2.5
- 4.1
- 7.1
- 10.6.1

Rule level distribution



Search

DQL



Last 24 hours

Show dates



manager.name: ip-172-31-65-197

rule.pci_dss: exists

agent.id: 004 ×

+ Add filter

PCI DSS

Requirement 2

427

Requirement 10

159

Requirement 4

44

Requirement 8

10

Requirement 6

5

Requirement 1

1

Requirement 11

1

Requirement 5

0

Requirements

View details of 2.2



Q



2.2 - Develop configuration standards for all system components. Assure that these standards address all known security vulnerabilities and are consistent with industry accepted system hardening standards (CIS, ISO, NIST).

additional sec... 13

4.1 - Use strong cryptography a... 44

10.6.1 - Review the following at l...

6.2 - Ensure that all system com... 4

8.1.8 - If a session has been idle...

8.1.2 - Control addition, deletion... 2

10.4 - Using time-synchronizati...

6.5.8 - Improper access control ... 1

11.4 - Use intrusion detection an...

5.1 - Deploy anti-virus software ... 0

5.2 - Ensure that all anti-virus m...

6.5.2 - Buffer overflows 0

6.5.5 - Improper error handling

6.6 - For public-facing web appl... 0

8.1.4 - Remove/disable inactive ...

8.5.1 - Additional requirement fo... 0

8.7 - All access to any data'

10.2.2 - All actions taken by any ... 0

10.2.4 - Invalid logical acce...

10.2.1 - All individual user acces... 0

10.1 - Implement audit trails to li...

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Bank di Indonesia hadapi tantangan lebih berat

Bank di Indonesiamenghadapi tantangan yang lebih besar dibandingkan negara lain di Asean karena data kependudukannya sudah bocor.



Ibarat biasa nyetir di Indonesia, kalua nyetir di Malaysia atau Singapura, soal skill sih ngga usah khawatir. Cuma soal disiplin itu perlu belajar banyak.



Promosi iPhone

IASC

@alfonstan

https://iasc.ojk.go.id

SATGAS
PASTI
PEMBERANTASAN AKTIVITAS KEUANGAN ILEGAL

I A S C Indonesia Anti-Scam Centre
PUSAT PENANGANAN PENIPUAN TRANSAKSI KEUANGAN

Pusat Penanganan Penipuan Transaksi Keuangan

Jika Anda menjadi korban penipuan di sektor keuangan. **Segera laporan!**

Lapor Sekarang

Cek Laporan



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PASTI
PEMBERANTASAN AKTIVITAS KEUANGAN ILEGAL

Tindakan Kuratif

Minta Bank lakukan KYC

KTP Palsu Lolos Bank / cabang ditegur dan sanksi

KTP asli → Polisi

Tindakan Preventif

Literasi Finansial

Literasi Digital

Analisa Data Trend