# New Computer Virus Could Clean Out Your Bank Account - An ACCESS Fraud Alert

January 9, 2012 - A sophisticated new computer virus could completely clean out your bank account and you might not notice it for daysâ€¦ or even weeksâ€¦ depending upon the amount of activity within the account. The virus was identified by Trusteer, a computer security firm based in Israel.



Once the virus - a variation of a previously known Trojan horse called SpyEye - infects a computer, it lies dormant until the computer's user logs into their bank account. Then it goes to work, logging all key strokes and tricking the user into providing debit card information. Once it has all of the data it is looking for, it starts to drain the user's bank account. As bad as all of this sounds, it isn't the end of it.

This virus is very smart. Anyone logging on to their bank account from an infected computer will no longer be looking at a bank transaction page that is actually displayed by their bank. Instead, they will see a transaction page that is being displayed by virus. And that transaction page scrubs out all of the fraudulent transactions. It also displays account balances that would be correct if there had been no fraudulent transactions. Because of this, it can take the account holder days to discover that their account is actually empty.

And as the icing on the cake, whoever designed the virus made it very difficult for antivirus software to detect. Once a computer is infected, the virus files rename themselves and then they move to other directories on the computer. This means that if you were to compare two infected computers, the virus files might have different names and reside in different directories on each computer.

Other than targeting bank accounts, the virus doesnâ€™t' appear to do anything else. This means that anyone working on an infected computer is not going to notice their system running more slowly or that their computer memory is unusually full. In other words, you could work on an infected computer for weeks and never realize that you have a problem.

The virus is being sent around the internet in e-mail phishing messages and through other website links.

Anyone who is doing their banking online would be wise to check their account balance by going to an ATM. If you have access to a second computer, you may want to check your account activity and balances from that computer. Uninfected computers will show accurate account information including any fraudulent transactions.

If you find that you have been victimized by the virus, then you should report the problem to your bank immediately. And regardless of whether or not you have been impacted by the virus, never click on links in e-mail messages from unknown sources and always make sure that your anti-virus software is up to date.

byJim Malmberg
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