

Bibliography

Abu Bakar Munir and Siti Hajar Mohd Yasin (2007). “*Would the phishers get hooked?*” Hertfordshire: published by Bileta

Abu Bakar Munir, *Internet Banking: Law & Practice*, 2004, London: Lexis Nexis

Abu Bakar Munir & Siti Hajar, 2002, *Privacy & Data Protection*, Kuala Lumpur: Sweet & Maxwell Asia; and Ida Madieha Azmi, *E-Commerce and Privacy Issues: An Analysis of the Personal Data Protection Bill* [2002] C.T.L.R. Issue 8

Abu Bakar Munir. 1999, *Cyber Law: Policies and Challenges*, Kuala Lumpur, Butterworth Asia.

Ahmad Nasir Mohd Zin and Zahri Yunos, “How to make online banking secure”, National ICT Security and Emergency Response Centre (NISER), April 2005

APWG, “Second Quarter 2008 Phishing Trends Report”, available at http://www.antiphishing.org/reports/apwg_report_Q2_2008.pdf

Alice Dragoon, “Fighting Phish, Fakes, and Frauds,” *CIO*, September 7, 2004, <www.cio.com/archive/090104/phish.html>.

Ahmad Nasir Mohd Zin and Zahri Yunos, "How to make online banking secure," in *The Star*. Kuala Lumpur, 2005.

Baker, T.D. (2006). New email-based bank fraud via VOIP services, 07/21/06, http://www.xeal.com/blog/index.php/2006/07/21/new_email_based_bank_fraud_via_voip_service

BBC News Online, *Britain Sees Surge in Phishing*, March 25, 2004

BBC News, “Online Banking Fraud” up 8,000%

Casey, E (2000), *Digital Evidence and Computer Crimes (Forensic Science, Computers and the Internet)*. London: Academic Press

Comptroller of the Currency Administrator of National Banks, OCC Alert 2003-11.

Douglas H. Hancock, *To What Extent Should Computer Related Crimes Be the Subject of Specific Legislative Attention?*, 12 Alb. L.J. Sci. & Tech. 97 (2001). See also, Neal Kumar Katyal, *Criminal Law in Cyberspace*, 149 U. Pa. L. Rev. 1003, 1013 (2001). The author

described different types of computer crimes without real-world analogue. See further, Stephen P. Heymann, *Legislating Computer Crime*, 34 Harv. J. On Legis. 373, 373-91 (1997). The author analyzed technological advances that require new criminal legislation.

December 9, 1999, Creator of "Melissa" Computer Virus Pleads Guilty to State and Federal Charges. Online www.usdoj.gov/criminal/cybercrime/melissa.htm (3rd February 2002).

Deloitte, "Identity theft- a view from the financial services industry", at 6.

Dinna N. M. N., Leau Y. B., Habeeb S. A. H., and Yanti A. S., "Managing Legal, Consumers and Commerce Risks in Phishing" *International Journal of Human and Social Sciences* 2:1 2008

Financial Services Authority, *Countering Financial Crime Risks in Information Security: Financial Crime Sector Report*, (2004)

FDIC, Putting an End to Account-Hijacking Identity Theft: December 14, 2004 available at www.fdic.gov/consumers/consumeridtheftstudy/identity_theft.pdf

Frederick W. Stakelbeck, Jr., "Phishing: A growing threat to financial institutions and e-commerce," *SRC Insights*, fall 2004.

Federal Deposit Insurance Corporation, "Guidance on How Financial Institutions Can Protect Against Pharming Attacks," July 18, 2005, at 1.

Federal Deposit Insurance Corporation (FDIC), "Putting an End to Account-Hijacking Identity Theft", December 14, 2004,

Federal Deposit Insurance Corporation, "Putting an End to Account-Hijacking Identity Theft: Study Supplement", June 17, 2005, 9

Federal Financial Institutions Examination Council, "Authentication in an Internet Banking Environment" (2001), 1.

Federal Reserve Board, Supervisory Letter SR 05-19 on Interagency Guidance on Authentication in an Internet Banking Environment, available at <http://www.federalreserve.gov/boarddocs/>

Financial Services Technology Consortium, *Project Proposal: FSTC Counter-Phishing Initiative*, 2004,p.5

finextra.com, "UK Government Cracks Down on Phishers", available at <http://www.finextra.com/fullstory.asp?id=13735>

Gunter Ollmann. *The **Phishing** Guide - Understanding & Preventing **Phishing** Attacks*. http://www.windowsecurity.com/white-papers/The_Phishing_Guide.html

Gregor Urbas, “An Overview of Cybercrime Legislation and Cases in Singapore” Asian Law Institute Working Paper Series No 001, Dec 2008
House of Representatives Government Reform Committee, Technology, Information Policy, Intergovernmental Relations and the Census Committee Hearing, 108th Cong. 35-36 (2004)

Hal Berghel “Identity Theft, Social Security Numbers, and the Web: Privacy is lost in the proliferation of technology’s omnipresent accessibility” *Communications of the ACM* Vol. 43, No. 2 February 2000 UK government's ITsafe website <http://www.itsafe.gov.uk/cgi-bin/search.cgi?query=phishing> (Accessed on October 29, 2007)

Hong Kong Monetary Authority, Circular 23 June 2004, *Strengthening Security Controls for Internet Banking Services*.

“How to Avoid the Internet Scam”, available at http://www.associatedcontent.com/article/105088/_how_to_avoid_the_internet_scam.html

Khaw Lake Tee, et. al, *Laws and Policies Affecting the Development of Information Technology*, Final Report, National Information Technology Council, 1996.

Keizer, Gregg. “**Phishing** costs nearly \$1 billion.” *TechWeb News*(June 24, 2005)
Stakelbeck, Jr. Frederick W. Training and Development Coordinator of Supervision, Regulation, and Credit at the Federal Reserve Bank of Philadelphia (Q4/2004). “**Phishing**: a growing threat to financial institutions and e-commerce.” *SRC Insights*

Ken Young, “Phishing Phobia” *Guardian*, available at <http://money.guardian.co.uk/print/0,,5064989-111609,00.html>

Lance James (2006): “Phishing Exposed” published by Syngress 1st Edition

Lessig, L (1999), *Code and other laws of Cyberspace*. New York: Basic Books

Lloyd, I.J. (2000), *Information Technology Law*, Third Edition. Edinburgh: Butterworths
Leavitt, N. “Instant messaging: a new target for hackers” published by the IEEE Computer Society, Volume: 38, Issue: 7 On page(s): 20- 23 ISSN: 0018-9162 July 2005

Laws of Malaysia, (2002). “Copyright Crime Act 1997 – Act 563”, http://www.msc.com.my/cyberlaws/act_computer.asp

Laws of Malaysia, (2002). “Communications and Multimedia Act 1998 – Act 588”, http://www.msc.com.my/cyberlaws/act_communications.asp

Mitnick, K.D. & Simon, W.L. (2002), *The Art of Deception*, United States of America: Wiley Publishing, Inc

Mohamed, N.A and Maskat, R (2007), “Computer Crime: The Malaysian Approach”, International Conference on Electrical Engineering and Informatics, ITB Indonesia Jun 2007

Mohammad Abdul Mannan “Secure Public Instant Messaging” A thesis submitted to the Faculty of Graduate Studies and Research in partial fulfillment of the requirements for the degree of Master of Computer Science Ottawa-Carleton Institute for Computer Science, School of Computer Science, Carleton University Ottawa, Ontario, Canada August 2005 MyCERT. Incidents Statistics. <http://www.mycert.org.my/abuse-stat/2006.html>

Markus Jakobson and Steven Myers Phishing and Countermeasures (2006): “Understanding the Increasing Problem of Electronic Identity Theft”, published by Wiley-Interscience

Mohamed Nassar Saverio Niccolini Radu State “Holistic VoIP Intrusion Detection and Prevention System”ACM 2007

MyCERT, "Computer Crime Statistics," vol. 2008: MyCERT, 2008.

Michelle Delio, “Pharming Out-Scams Phishing”, Wired News, available at <http://www.wired.com/news/infostructure/1,66853-1.html>

Monetary Authority of Singapore, Circular No. SRD TR 02/2005.

N. P. Singh “Online Frauds in Banks with **Phishing**” Journal of Internet Banking and Commerce, August 2007, vol. 12, no.2 <http://www.arraydev.com/commerce/jibc/>

NW3C: National White Collar Crime Center, <http://www.nw3c.org/>.

NGS/NISR, “The Phishing Guide: Understanding & Preventing Phishing Attacks”

NGSSoftware Insight Security Research, The Phishing Guide, Understanding and Preventing Phishing Attacks at p.5

OUT-LAW News, 19/10/2005, “UK Law Will Demand Better Authentication for Online Banking”, available at <http://www.out-law/page-6241>

Privacy Commissioner of Canada, “Recognizing Threats to Personal Data: Four Ways That Personal Data Gets Hijacked Online”, p¹ USA and Canada Report on Phishing, A Report to the Minister of Public Safety and Emergency Preparedness Canada and the Attorney General of the United States, October 2006, 3.

Pam Cocca “Email Security Threats” GIAC Security Essentials Certification (GSEC) Practical Assignment - Version 1.4b “Protecting Consumers from Cyberfraud”

Organization for Economic Co-Operation And Development <http://www.naid-er.com/upload/ocde%20internet.pdf> (Accessed on October 30, 2007)

Phillips, J. (Ed.). 2007). *Butterworths e-commerce and IT law handbook*. (4th ed.). London: LexisNexis Butterworths.

Power, R. (2000), *Tangled Web: Tales of Digital Crime from the Shadows of Cyberspace*, Indiana:QUE Corporation

Paul Gibler, “Phishing, pharming, spimming, and spoofing,” *Credit Union Executive Newsletter*, April 18, 2005, p. 7.

Personal Money, Dec 2008, pg 12

Rachael Lininger and Russell Dean Vines *Phishing* (2005), “Cutting the Identity Theft Line”, Wiley 1st Edition

Ross Anderson “Closing the **Phishing** Hole – Fraud, Risk and Nonbanks” Federal Reserve bank of Kansas City
<http://www.kansascityfed.org/Publicat/PSR/Proceedings/2007/pdf/Anderson.pdf> (Accessed on October 30, 2007)

Robert Ma, “Phishing Attack Detection by Using a Reputable Search Engine”, University of Toronto, 2006

Rachna Dhamija, J.D Tygar and Marti Hearst, “Why Phishing Works”, (2006) at p.1

Rozana Sani, “Phish in troubled water,” in *Computimes*, Kuala Lumpur, Oct 2006

Rowland, D., MacDonald, E., *Information Technology Law*, Cavendish, London,1997 pg 347 - the author viewed that unauthorised reading after printing out in cases where the printing is done by an authorised user, or mere reading of information on computer screen

Robert Louis B. Stevenson, “Plugging the Phishing Hole: Legislation versus Technology” (2005) *Duke L. & Tech. Rev.* 2.

Shaharudin Ismail, Madihah Mohd Saudi, Emran Mohd Tamil and Mohd Yamani Idna Idris, (2007), “Phishing: Challenges and Issues in Malaysia”, *International Journal of Learning*.

Sonya Liew Yee Aun, “An Introduction to Cybercrimes: A Malaysian Perspective” ref www.lexglocal.com.my/admin/articles/Sonya/UKM%20seminar.pdf

Sulaiman Azmil, *Crimes on The Electronic Frontier – Some Thoughts On The Computer Crimes Act 1997* [1997] 3 MLJ lix
Lloyd. I.J., *Information Technology Law*, Butterworth, London, 1993, pg 121.

Scott Chasin, cited in William Jackson, "Is a New ID Theft Scam in the Wings?", GCN, available at <http://www.gcn.com/online/vol11-no1/34815-1.html>

Scary Stats: Internet Attacks Worldwide, September 22, 2004, <www.emarketer.com/Article.aspx?1003053 >.

Toh See Kiat, *Computer Crime In Singapore – Should We Legislate* [1991] 2 MLJ xvii

The Anti-Phishing Working Group, Proposed Solutions to Address the Threat of Email Spoofing Scams, (2003),

<http://www.theedgedaily.com/cms/contentPrint.jsp?id=om.tms.cms.article>.

Thomas Vartanian, "Money Laundering Dominates Bank Enforcement Actions," *The American Banker*, September 24, 2004

The Joint Report of the US Department of Homeland Security –SRI International Identity Theft Technology Council and the Anti-Phishing Working Group, "The Crimeware Landscape: Malware, Phishing, Identity Theft and Beyond" Oct 2006

"Types of Phishing Attacks" available at [http:// http://tech.yahoo.com/gd/types-of-phishing-attacks](http://tech.yahoo.com/gd/types-of-phishing-attacks)

Threat Centre" available at <http://www.scansafe.com>

Tom Jagatic, Nathaniel Johnson, Markus Jakobsson, and Filippo Menczer School of Informatics Indiana University, Bloomington, "Social Phishing", (2005) at p.1

Thomas J. Smedinghoff, "Phishing: The Legal Challenges for Business", World Internet Law Report, Vol. 5, No. 12, December 2004,

The Australian Securities & Investments Commission (ASIC), "Reviewing the EFT Code: ASIC Consultation Paper" (January 2007), 26.

Thomas Claburn, *E-Mail-Authentication Problems Spawn New Apps*, InformationWeek, Sept.21, 2004, available at

<http://www.informationweek.com/story/showArticle.jhtml?articleID=47900731>.

Utusan Malaysia 10 October 2006

"UK **phishing** fraud losses double finextra.com" (March 7, 2006) <http://www.finextra.com/fullstory.asp?id=15013> (Accessed on October 24, 2007)

United States Dept. of Justice, *Special Report on "Phishing,"* p. 3 (2004), available at <http://www.usdoj.gov/criminal/fraud/Phishing.pdf>

USA and Canada Report on Phishing, A Report to the Minister of Public Safety and Emergency Preparedness Canada and the Attorney General of the United States, Oct 2006

Wallace, J. and Mangan, M., Sex, Laws and Cyberspace, New York: Henry Holt & Company Inc.

Warren B. Chik, “Challenges to Criminal Law Making in the New Global Information Society: A Critical Comparative Study of the Adequacies of Computer-Related Criminal Legislation in the United States, the United Kingdom and Singapore”.

ZDNet.co.uk, “Government Moves to Tackle Phishing”, available at <http://www.zdnet.co.uk/misc/print/0,000000169,39201079-39001093c,00.htm>

