

Impersonation

Presenting yourself under a false identity. In the context of e-banking, this means that a third party logs into a financial institution's site with someone else's access data and therefore under someone else's name. This then gives the third party unlimited account access. For the financial institution, it becomes exceedingly difficult to distinguish whether they are communicating with customers themselves, with an intermediary on their behalf, or with a criminal attacker. Impersonation is used in classic-style [phishing](https://www.ebas.ch/en/phishing/) attacks and when [third party providers access bank accounts](https://www.ebas.ch/en/third-party-access-to-bank-accounts/) .