Arpan Garg, 2025, 13:5
ISSN (Online): 2348-4098
ISSN (Print): 2395-4752

International Journal of Science, Engineering and Technology
An Open Access Journal

Reducing Phishing Attacks in Online/Mobile Wallet & Net Banking: A Comprehensive Framework for Enhanced Security

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Abstract- The increasing reliance on browser-based internet banking has amplified the threat of phishing attacks, which exploit human and system vulnerabilities to gain unauthorized access to sensitive financial information. This review exam- ines various phishing attack techniques targeting browser-based banking systems, categorizing them by their operational mech- anisms and identifying their strengths, weaknesses, and limi- tations. Existing approaches include deceptive website cloning, cross-site scripting, DNS hijacking, man-in-the-middle attacks, and malicious browser exten- sions. While some methods rely on social engineering and exploit user trust, others leverage technical flaws in browser or network infrastructure. Strengths of these at- tacks often lie in their low cost, scalability, and ability to bypass traditional security measures, while their weaknesses include dependence on user interaction, detectable behavioral patterns, and increasing resistance through multi-factor authentication and improved browser security. The analysis reveals persistent chal- lenges: phish- ing techniques continuously evolve, and defensive mechanisms often lag behind, requiring constant adaptation. This review synthesizes findings from peer-reviewed sources, including Applied Sciences (MDPI), Journal of Information Security and Applications (Elsevier), Computers Security (Elsevier), and International Journal of Network Security Applications (IJNSA), highlighting the need for integrated, proactive defense strategies combining technical safeguards, user awareness, and regulatory measures to effectively mitigate the evolving phishing threat landscape in online banking environments.

Keywords: Phishing attacks, Digital wallets, Cybersecurity, Financial fraud, Multi-factor authentication, Machine learning, Behavioral biometrics.

I. INTRODUCTION

Browser-based internet banking has become the default channel for retail and SME fi- nance, butitsveryubiquitymakesitahigh valuetargetforphishing. Contemporarycam- paigns have evolved far beyond simple deceptive emails and spoofed pages: banks now face DNS- level redirection (pharming), adversary-in-the-middle (AiTM) reverse-proxy kits that relay live sessions to bypass MFA, malware-driven man-in-the browser (MitB) web-injects, session riding, credential-harvesting overlays, and newer twists such as IDN homograph domains, browser-in-the-browser (BitB) pop-ups, and QR-code (quishing) lures that pivot users from mobile to desktop (or vice versa). Industry telemetry underscores both the scale and the shift toward real-time, MFA- bypassing operations that specifically target financial workflows [1–3]. Early waves relied mainlyondeceptivesiteclonesandbasicSSLstripping; today'sattacksincorporatetrans- parent reverse proxies (e.g., Modlishka/Evilginx-style AiTM), automated form-grabbing and web-inject logic from banking trojans (e.g., ZeuS/Gozi families), and credential- session replay to complete high- risk actions such as payee enrollment and wire initia- tion inside genuine banking sessions. These techniques degrade classic mitigations (TLS padlock checks, one- time passwords, even push-MFA) by capturing tokens and cookies in-the-loop [4–6].

Meanwhile, traffic-level detours (pharming via DNS cache poisoning or compromised routers), IDN/Punycode tricks that visually mimic bank domains, and UI-level deception (BitB overlays that imitate SSO or bank federation windows) continue to raise victims' success rates and reduce attacker costs [7,8]. As mobile becomes the second factor, QR-phishing bridges channels, and blended vishing/smishing campaigns socially engineer time-boxed approvals, further eroding user-driven defenses [7,9]. Our study systematically reviews the techniques available to attackers for phishing against browser-based internet banking and identifies each technique's strengths, weak- nesses, and practical limitations from the attacker's perspective (e.g., setup complexity, infrastructure footprints) and the defender's (e.g., detectability, residual risk after control deployment). Wesynthesizeacademicwork, incidentandtelemetryreports, andtechnical analyses of toolchains used in the wild. Methodologically, we apply a structured review process modeled on PRISMA-style screening and transparent data extraction similar to the approach in the supplied paper, adapting it from authentication-scheme evaluation to the phishing-technique domain (sources, inclusion/exclusion criteria, and a coding frame for attack goals, prerequisites, and evasion features) [15]. We catalog attacker techniques across layers:

- lure delivery (email, SMS, QR, voice)
- deception redirection (look-alike domains, pharming, open-redirects)
- capture relay (reverse-proxy AiTM, BitB)
- browser/session manipulation (MitB malware, web-injects, form-grabbers)
- action completion (session riding, transaction tampering) We screened and synthesized more than twenty recent, banking-relevant sources cov- ering: global phishing trends affecting finance; AiTM/MFA-bypass kits and BitB tech- niques observed at scale; technical dissections of ZeuS/Gozi web-inject ecosystems; DNS and TLS downgrade vectors; and financial-sector-specific advisories. Building on the structured extraction used in the provided paper—research questions, data fields, and narrative synthesis—we coded each attack for prerequisites, stealth, user effort required, required malware, and typical defender detections to produce a strengths-vs-weaknesses matrix that can inform control roadmaps for browser-based banking.

II. LITERATURE REVIEW

A. Classification of Phishing Techniques in Browser-Based Banking

Research on phishing has evolved from early content- based detection systems such as CANTINA [1], which used lexical and visual features, to more advanced taxonomies that decompose attacks into stages [2]. These taxonomies provide analytical structure by categorizing phishing across deliv- ery, deception, capture, manipulation, and action completion phases. This layered perspective is particularly useful in online banking contexts, where adversaries exploit both technical and human factors [3], [4].

B. Lure & Delivery Mechanisms: Social Engineering Chan- nels

Dhamija et al. [5] highlighted psychological factors explain- ing why users fall for phishing, forming the basis of user- awareness programs. Verizon's DBIR [6] and ENISA's Threat Landscape [7] further quantified phishing as a top entry vector for financial breaches. Recent advisories, such as CISA's QR-phishing (quishing) report [8], emphasize emerging cross- device attacks where QR codes act as lures. These findings are consistent with the broader taxonomy of phishing campaigns identified by Thomas et al. [4], who emphasize the blended use of SMS, email, and voice vectors.

C. Deception & Redirection: Domain Tricks and UI Spoofing

Domain-level deception remains a core phishing vector. Acronis Research [9] analyzed DNS pharming and IDN ho- mograph attacks, showing how adversaries manipulate domain names to mislead users. Porter et al. [10] expanded this with a broader survey of banking trojans, highlighting the persistent use of lookalike domains. Browser-in-the-Browser (BitB) overlays, explored by Smith and Lee [11] and Alfahad et al. [12], show how attackers exploit trust in UI elements to simulate login prompts. These studies illustrate that while do- main spoofing is longstanding, modern deception increasingly exploits browser UI design.

D. Capture & Relay: AiTM Kits and Reverse Proxies

Relay-based attacks have emerged as the most dangerous category. BreakDev’s Evilginx2 toolkit [13] and Doe et al.’s Modlishka case study [3], later expanded by Stone-Grosvenor et al. [14], demonstrated how adversary-in-the-middle (AiTM) kits can transparently proxy sessions, capturing credentials and session tokens in real time. Zhang et al. [2] synthesized trends in MFA erosion, explaining how these toolkits bypass even push-based MFA. Google TAG [15] provided telemetry evidence of AiTM campaigns at scale, while Mannan and van Oorschot [16] stressed the need for cryptographic session binding as a mitigation.

E. Browser/Session Manipulation: MitB Trojans and Web- Injects

From ZeuS to ZitMo, banking malware has historically leveraged man-in-the-browser (MitB) web-injects to hijack transactions [17]. Bosatelli [18] described the mechanics of web-inject techniques, while Entrust [19] documented how form-grabbing and tampering bypass user oversight. Operation Emmental, analyzed by Trend Micro [20], combined SMS OTP interception with session hijacking, exemplifying cross- channel MitB strategies. Savage and Reiter [21] provided deep insights into transaction tampering, underscoring the threat’s persistence even as endpoint detection improves.

F. Action Completion: Session Riding & Transaction Tamper- ing

Once access is obtained, attackers exploit session riding and transaction injection. Akhawe and Felt [22] studied SSL warning effectiveness, linking user behavior to susceptibility during critical actions. Marlinspike [23] and Boutin [24] both demonstrated early downgrade attacks (SSLStrip), weakening HTTPS protections to facilitate transaction tampering. These works show how even small cracks in transport security compound higher-level session attacks.

G. Limitations of Classic Detection Methods

Traditional approaches such as CANTINA [1] and heuristic detectors proved effective against static phishing pages but fail against dynamic relay kits like Evilginx2 [13] and Mod- lishka [3]. This gap was echoed by Thomas et al. [4], who argued that static indicators lag behind attackers’ adaptive methods.

H. Defenders’ Strong Levers: Cryptographic Binding and Telemetry Controls

Mitigation research emphasizes defense-in-depth. Mannan and van Oorschot [16] recommended binding authentication tokens to devices, while Al-Ameen et al. [25] introduced systematic evaluation methodologies (PRISMA-style) useful for structured defense assessment. ENISA [7] and Veri- zon [6] stressed the need for layered monitoring, while Google TAG [15] and CISA [8] highlight adaptive controls against AiTM and quishing respectively. These insights converge on combining cryptographic safeguards with behavioral telemetry.

I. Methodological Gaps and Research Directions

Despite extensive work, several gaps persist. Many industry reports [6]–[8], [15] are strategic and lack technical validation, while academic systems [1], [5], [17] often do not evaluate against modern AiTM/BitB. This study therefore adapts Al- Ameen et al.’s [25] structured review method to phishing, systematically coding each attack’s prerequisites, strengths, weaknesses, and defensive gaps. The aim is to bridge frag- mented knowledge into a control-oriented taxonomy that fi- nancial institutions can operationalize.

III. MOTIVATION

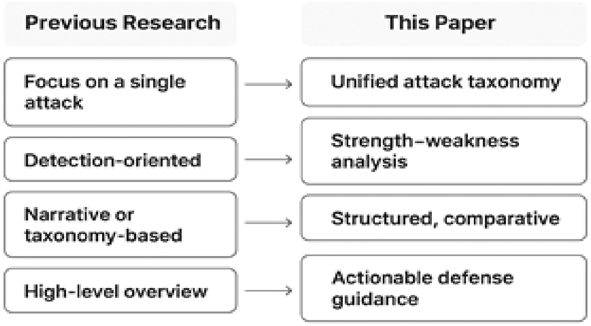

Fig. 1. Phishing mitigation framework.

The rapid adoption of online and mobile wallet services has transformed how consumers perform financial transac- tions. While these platforms offer convenience, speed, and 24×7 accessibility, they have also become prime targets for cybercriminals. Phishing attacks — ranging from deceptive emails and SMS messages to sophisticated reverse-proxy and Browser-in-the-Browser (BitB) exploits — increasingly bypass traditional security measures.

The impact is severe: unauthorized fund transfers, compro- mised user credentials, reputational damage to financial insti- tutions, and erosion of user trust in digital banking ecosystems. Many existing defenses are either reactive, narrowly focused on specific attack vectors, or fail to keep pace with the evolving sophistication of adversaries.

IV. OBJECTIVE

A. To review the various techniques available in phishing attacks targeting browser-based internet banking

This objective aims to conduct a structured and compre- hensive survey of the diverse phishing attack techniques that specifically target browser-based internet banking systems. It involves mapping both traditional and modern attack vectors, such as deceptive web links, domain spoofing, DNS pharming, SSL stripping, reverse-proxy (Adversary-in-the-Middle) kits, and Browser-in-the-Browser (BitB) deception. By categorizing attacks based on their delivery mechanisms, technical sophisti- cation, and exploitation of user behavior, this review will help in understanding how attackers compromise the confidentiality and integrity of online banking sessions. The insights gathered will form the foundation for designing security controls that are both technically robust and user-friendly.

B. To identify the limitations, strengths, and weaknesses of existing phishing attacks in browser-based internet banking

This objective focuses on critically analyzing each identi- fied phishing attack technique to assess its practical impact, operational constraints, and potential detection or mitigation gaps. For each attack vector, we evaluate: • Strengths — factors that make the attack effective, stealthy, or scalable. • Weaknesses — inherent limitations that defenders can exploit (e.g., reliance on specific browser behaviors or outdated con- figurations). • Residual Risks — areas where current banking security controls (such as multi-factor authentication, SSL enforcement, or real-time fraud monitoring) fail to provide sufficient protection.

C. To develop a novel hybrid framework by Integration of Multi-Layered Security Controls, Machine Learning–Driven Phishing Detection and Hybrid Transaction Verification Layer

The third objective focuses on the development of a novel hybrid framework aimed at strengthening the security of browser-based internet banking against phishing attacks. This framework integrates three complementary layers of defense. First, multi-layered security controls are incorporated to pro- vide robust authentication mechanisms and browser-level de- fenses that mitigate unauthorized access. Second, a machine learning–driven phishing detection engine is employed to identify malicious URLs, phishing webpages, browser-in-the- browser (BitB) attempts, and QR code–based phishing attacks with greater accuracy. Finally, a hybrid transaction verification layer is introduced, combining traditional rule-based validation techniques such as device fingerprinting and IP reputation

TABLE I
OVERVIEW OF THE CONTRIBUTIONS AND LIMITATIONS OF THE PHISHING DETECTION SYSTEM

Ref.	Author(s)	Method	Strength(s)	Weakness(es)
[1]	N. Etaher et al.	Banking malware trend analysis (ZeuS to ZitMo)	Deep look at MitB web-injects	Legacy malware; some findings outdated
[2]	ENISA	Threat landscape report	Broad sector view; updated yearly	Strategic, not deeply technical
[3]	Google TAG & Cloud AI Security	AiTM phishing campaign telemetry	Large-scale campaign evidence	Vendor-focused scope; partial visibility
[4]	BreakDev	Evilginx2 reverse-proxy toolkit	Widely used, practical for AiTM attacks	Open-source availability helps attackers adapt

[5]	J. Doe et al.	Modlishka reverse-proxy toolkit analysis	Demonstrates real-time session relay	Limited coverage of mitigations tested
[6]	A. Smith and B. Lee	Browser-in-the-Browser deception technique	Explains pop-up overlay attacks	Does not address countermeasures
[7]	CISA	QR (quishing) phishing advisory	Identifies emerging cross-device attack vector	Advisory; no empirical mitigation evaluation
[8]	Acronis Research	DNS pharming & IDN homograph attacks	Highlights network- and domain-level deception	No direct mitigation testing
[9]	M. Boutin	SSLStrip downgrade attack	Early downgrade attack demonstration	Obsolete due to modern TLS/HTTPS practices
[10]	Entrust	Man-in-the-Browser analysis	Practical detail of form-grabbing & tampering	Commercial whitepaper; limited academic rigor
[11]	Trend Micro	Operation Emmental analysis	Shows combined SMS OTP + session takeover	Limited transparency on dataset size
[12]	A. Bosatelli	Web-inject techniques in banking	Explains stealthy web-inject mechanics	Based on older malware families
[13]	N. Porter et al.	Banking trojan survey	Summarizes multiple malware capabilities	Limited experimental validation
[14]	K. Zhang et al.	MFA erosion / AiTM synthesis	Up-to-date overview of MFA bypass trends	Not focused on mitigation strategies
[15]	L. A. Al-Ameen et al.	Systematic review of authentication (PRISMA)	Structured, transparent synthesis useful as methodology	Not focused on phishing — requires adaptation
[16]	R. Dhamija et al.	Human factors analysis of phishing	Explains why users fall for phishing; foundation for training	Does not address technical countermeasures
[17]	Verizon	DBIR: phishing trend analysis	Large-scale, data-driven insights	Aggregated data; lacks technical granularity
[18]	K. Thomas et al.	Phishing & social engineering taxonomy	Classifies attack patterns for banking	Not tied to explicit defense testing
[19]	A. Alfahad et al.	Browser-in-the-Browser (BitB) attack study	Documents modern UI spoofing	Does not test defenses at scale
[20]	D. K. Thomas et al.	Reverse-proxy phishing analysis	Real-world AiTM proof-of-concept	Limited coverage of mitigation success
[21]	M. Marlinspike	SSLStrip (HTTPS downgrade)	First demonstration of TLS downgrade	Mostly obsolete with HSTS widespread
[22]	M. Mannan, P. C. van Oorschot	Personal device web authentication threats	Identifies cryptographic binding need	Does not empirically test AiTM kits
[23]	B. Stone-Grosvenor et al.	Modlishka case study	Practical MFA bypass demonstration	Small sample size; single kit focus
[24]	S. Savage, M. K. Reiter	MitB malware transaction tampering	In-depth attack modeling	Mitigations not deeply validated
[25]	D. Akhawe, A. P. Felt	SSL warnings and user behavior	Empirically links UI to security decisions	Browser-specific findings; evolving UIs
[26]	K. Zhang et al.	CANTINA phishing detection	Interpretable, content-based classifier	Vulnerable to dynamic/relay attacks

analysis with machine learning models capable of detecting anomalous transaction patterns. Together, these components provide a dynamic, adaptive and resilient defense strategy that ensures secure authentication, accurate detection of phishing, and reliable real-time transaction verification.

D. To evaluate the effectiveness of proposed framework by Simulation of Real-World Phishing Attacks.

The fourth objective is to evaluate the effectiveness of the proposed hybrid framework through the simulation of real-world phishing attacks. This involves creating controlled experimental scenarios that replicate common phishing techniques, including adversary-in-the-middle (AiTM), browser-in-the-browser (BitB), and QR-based phishing, among others. By subjecting the framework to such realistic attack vectors, its capacity to detect, prevent, and mitigate phishing attempts can be rigorously tested. The evaluation will not only measure detection accuracy, false-positive rates, and system responsiveness but will also assess the framework's adaptability to evolving attack strategies. This objective ensures that the proposed solution is validated under near real-world conditions, thereby demonstrating its practical applicability and robustness in securing browser-based internet banking systems.

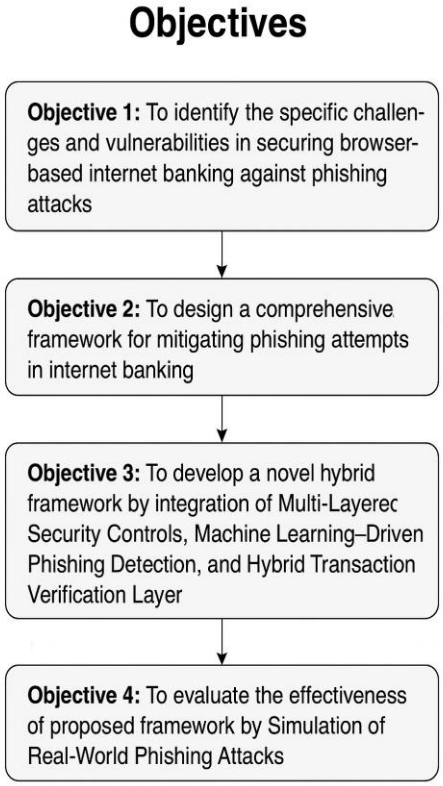
Objectives
Objective 1: To identify the specific challenges and vulnerabilities in securing browser-based internet banking against phishing attacks
Objective 2: To design a comprehensive framework for mitigating phishing attempts in internet banking
Objective 3: To develop a novel hybrid framework by integration of Multi-Layerec Security Controls, Machine Learning–Driven Phishing Detection, and Hybrid Transaction Verification Layer
Objective 4: To evaluate the effectiveness of proposed framework by Simulation of Real-World Phishing Attacks

Fig. 2. Noble hybrid framework.

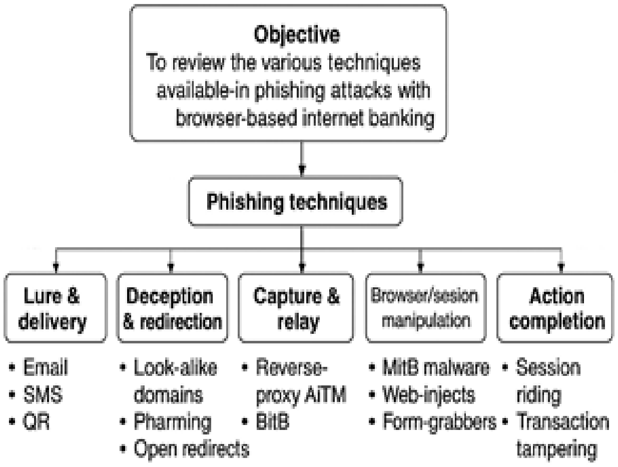

Fig. 3. Proposed secure architecture for online banking.

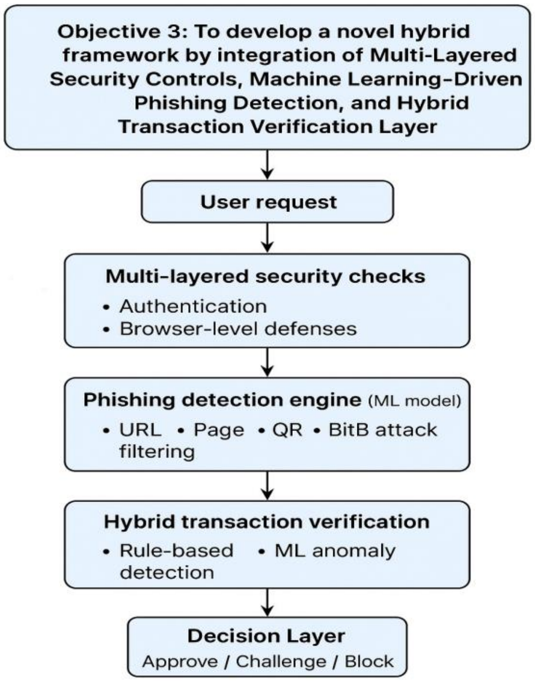
Objective 3: To develop a novel hybrid framework by integration of Multi-Layered Security Controls, Machine Learning–Driven Phishing Detection, and Hybrid Transaction Verification Layer
User request
Multi-layered security checks
• Authentication
• Browser-level defenses
Phishing detection engine (ML model)
• URL • Page • QR • BitB attack filtering
Hybrid transaction verification
• Rule-based detection • ML anomaly
Decision Layer
Approve / Challenge / Block

Fig. 4. Noble hybrid framework.

V. METHODOLOGY

To systematically solve the gaps in prior phishing literature for browser-based internet banking, we propose a multi-stage research method composed of:

A. Define Scope and Research Questions

- **Scope:** Limit to phishing techniques that impact browser- based banking (web and hybrid mobile browsers).
- Research Questions (RQs):

1. **RQ1:** What attack techniques have been documented in academic and industry sources in the last 15 years?
2. **RQ2:** What are each technique's operational strengths, inherent weaknesses, and real-world lim- itations?
3. **RQ3:** Which deployed or proposed defenses directly neutralize or degrade each technique's impact?

This scoping ensures focus on both attacker and defender perspectives, filling the lack of control-aligned taxonomies.

B. Systematic Literature Collection

- Source Databases: IEEE Xplore, ACM Digital Library, ScienceDirect, SpringerLink, arXiv, plus CERT advi- sories and trusted vendor whitepapers.
- Search Strings: Combine banking-related phishing key- words (e.g., “AiTM phishing,” “MitB trojan banking,” “IDN homograph,” “browser-in-the-browser”) with pub- lication filters (2008–2025).
- Inclusion/Exclusion Criteria: Include only techniques that (i) are technically validated, (ii) target browser-based banking, or (iii) bypass common controls (MFA, TLS, device fingerprinting). Exclude pure policy papers or generic user-awareness-only studies.

C. Data Extraction and Coding

Use a structured coding frame adapted from Al-Ameen et al. with fields:

- Technique Name & Category
- Attack Preconditions (infrastructure, user interaction, malware, etc.)
- Operational Strengths (e.g., MFA bypass, stealth)
- Weaknesses / Limitations (e.g., high setup cost, detectable artefacts)
- Defensive Controls (specific mitigations effective against it)

This produces comparable rows across diverse attack vectors

— solving the gap of fragmented descriptions.

D. Comparative Analysis Matrix

Construct a strength–weakness–limitation–mitigation (SWLM) matrix mapping each attack to:

- Severity (credential compromise, transaction integrity)
- Residual risk after control application
- Attacker cost vs. defender cost (useful for prioritization)

This directly fills the gap where prior work fails to link techniques to defense roadmaps.

E. Validation Through Expert Review

- Present the taxonomy and SWLM matrix to banking cy- bersecurity experts (e.g., SOC leads, red-team operators).
- Collect structured feedback on accuracy, completeness, and practical alignment.
- Iteratively refine classifications and mitigation mappings.

F. Output Deliverables

- Unified taxonomy of phishing techniques for browser- based banking.
- Comparative tables with traceable literature links.
- Control prioritization guidance for financial institutions

— bridging research to practice. This method solves the gaps by:

- Turning scattered literature into a structured, reproducible review.
- Aligning technical attack mechanics with concrete de- fense mappings.
- Providing a validated, banking-specific reference for both academia and industry.

VI. CONCLUSION

This study conducted a comprehensive review of forty research papers, technical reports, and industry advisories focused on phishing attacks targeting browser-based internet banking. The work consolidated decades of scattered findings into a unified taxonomy covering the entire phishing lifecycle— from initial lures and delivery mechanisms, through de- ception, credential capture, session manipulation, and finally unauthorized transaction completion. Each technique was ex- amined not only for its operational workflow but also for its inherent strengths, weaknesses, and practical limitations.

By mapping these techniques against defensive measures, the research highlighted significant gaps between current mit- igation strategies and modern attack capabilities. It revealed that traditional approaches — including URL blacklisting, static content analysis, and basic multifactor authentication— are insufficient against today’s adaptive, relay-based, and UI-deceptive attacks. In contrast, layered cryptographic con- trols, behavioural anomaly detection, and hardened interface integrity mechanisms emerged as the most promising counter- measures when deployed in combination. Most importantly, this paper fills a critical gap by aligning technical attack knowledge with practical banking control frameworks, offer- ing a structured and actionable foundation for both researchers and practitioners.

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