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SpyEye: How this banking Trojan stole credentials and money

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What it is

SpyEye was a prominent Windows banking Trojan and criminal toolkit used to steal credentials, payment information, and money from online accounts. Its operators and customers could configure targets and web-inject behavior through a control panel. The malware competed with and later incorporated elements associated with the Zeus ecosystem.

How it works

Infections spread through exploit kits, malicious downloads, and other malware. SpyEye injected code into browser activity, logged keystrokes, captured form data, and could alter banking pages or transactions in real time. Stolen information was sent to command infrastructure controlled by

the criminal operating the campaign.

Key points

- A user can reach the legitimate banking domain while malware manipulates the session on the infected computer.
- Toolkit customers produced varied campaigns, so indicators and targeted institutions differed.
- SpyEye is historical, but its browser-interception and credential-theft model remains relevant.

What to do

- Stop using the endpoint for financial activity and contact affected institutions through known channels.
- Clean or rebuild the computer before resetting passwords from a trusted device.
- Review transactions, sessions, recovery settings, and newly created payees.
- Maintain browser, operating-system, email, and endpoint controls that block the initial delivery chain.

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