How Hacker's Hack Credit Card and It's Information	
	- Paid Version - only @

A hacker has many ways to gain a credit card number from an innocent user.

The most common one is known as phishing.

In this technique, the hacker poses as an officer within an organization, let's say VISA.

The hacker sends to a group of email accounts an alert, instructing the receiver to

follow determined set of instructions before his credit card is cancelled. If the user is not aware of this kind of fraud, he will insert his credit card number, his name and expiration date without knowing he is going to be a victim of an online crime.

Another way for hacking credit card numbers is through a website. The hacker only needs to hack the systems of an online retailer, let's say, Costco, and search for the database where the retailer stores the information of all of the users who have made recent transactions. The third way is through the online process of buying. Let's say an adult finds a website with adult content that he or she finds attractive. It's quite probable that the website is only a masquerade for acquiring credit card information from you.

What Is A Carder?

A carder is a criminal who specializes in stealing information from credit cards. Although the majority of them buy the information from online vendors, some of them are quite savvy on how to access that information by themselves.

In the physical world, a carder will steal the information from a user while doing a face to face transaction. The criminal only needs to pass the card through a special scanner.

This device will read from the magnetic strip all of the credit card information. Afterwards, the carder will trespass that information to a blank card available in many identity card stores.

In the virtual world, credit card hacking is a bit more sophisticated and automatized.

A hacker could install inside your system a credit card hacking software known as Bugbear. This program is a keystroke logger; it captures the keys that you have pressed in your keyboard and after some time, it transmits this information to the hacker. The criminal will navigate through this data, searching for any private information that can give him access to your credit card.

Besides Bugbear, there is also the IRC bot. This automated software is used for determined functions, like a moderator for a chat room.

But if it is used by a hacker, he may use it for stealing your credit card information.

The IRC bot will pose as an official from a company, asking you to insert

your credit card information.

Another mean that hackers use for stealing money from your credit card is through unused ebay accounts.

Once they find a possible victim, the hacker uses a program that starts bombarding the account until it breaks it. Once inside, the hacker will use it for posing as the real user, selling equipment that will never reach the buyer once he buys it.

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