

CARDING

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CARDING

Carding has so many definitions. In this context, carding is the process of trafficking credit cards and other related information online. Extensively, it is the process of billing top websites like Amazon, Nike, Flipkart, iTunes, etc. That is, one can purchase or carry out any transaction on these top platforms without paying a dime. Most times online scammers carry out carding through clients they meet on Instagram, Facebook, Yahoo mail, etc. Simply put, Carding is part of the credit card frauds used on the internet. Carding is not something very many online scammers do, so a person that does carding is called a **Carder**.

(Note: carding is something that people from around the world know how to, and do, everywhere in the world)

History of Carding

The origin of carding is in the U.S. in the 1980s, during which the BBSes (Bulletin Board System) was rampant. The U.S. natives widely practiced carding, and thousands of carders were arrested in the 1980s by Operation Sundevil launched by the United States Secret Service.

The drops were often unused houses or any suitable location. As time went on, characters such as The Video Vindicator helped to boost carding by writing articles to help the carding family, network, industry, forum, call it whichever but point is that carders and carding is one online scam that to practice you have to be part of the group anonymously of course.

During the 1990s, a new dial-up account by name 'AOL' (America Online) arrived in the country. A new carding known as the AOHell software equally set in and was used by carders to tear unsuspecting people apart. During the 90s, the carding industry made an estimated \$500,000 and \$2 million in the respective years.

Between 2000 and 2007, attempts by various agencies to shut down the carding industry have been in vain. In June 2005, the world witnessed a dread attack on personal information. A credit card company known as CardSystems was hacked, and enormous credit card data was stolen. You could imagine how rich the carding industry became at the time. Thousands of carding forums came alive, and all the stolen credit card details were sent out as gift cards amongst online scammers.

Between 2008 and 2018, numerous there were numerous arrests of carders, and several carding forums/websites were taken down by security agencies.

In 2014, Group-IB reported that Russian cybercriminals alone were likely making \$680 million yearly. Think of what carders in the entire world could have been making as at the time, \$1 billion? I'm sure by now we should be talking about \$2 billion yearly.

Today, we are living in an advanced world with advanced carders. For carders to card they need card details, CC(credit card) or DB(debit card).

Ways they obtain card details for carding include:

- The Dark web
- Working clients
- Rapport with Card Operators
- Phishing
- Hacking

The Levels of Carding

Newbie:

It is the first level a carder attains in the carding industry. They sometimes call it the newbie level. Just like the name, this stage is the beginner stage of carding, carders at this level only know how to card small items of about \$10 from Amazon and the moment they can card Amazon, they are ready for the next level.

Intermediate

Those who are experienced qualify for the intermediate level. Here, at this stage they begin to use VPN, BIN, CC, etc and belong to at least five carding forums on the dark web. They've also mastered how to check CC balance. The least amount of items to carders of this level should be able to card is \$50 and up to \$100.

Pro

About 47% of the carders worldwide belong to the pro level. Carders in pro-level can card up to \$1,000 in a day without being traced. They know how to program and hack CC details online. They own fake websites for phishing card details and carding is their means of livelihood.

Legend

Legend carders are the admins in carding forums all over the internet. They often serve as the middlemen or escrows whenever the pro carders want to carry out transactions between themselves. For example, a carder in the U.K. who wants to buy CC from a carder in France, the U.K carder will not be able to trust the French Carder.

So, the legend will receive the money on behalf of the CC seller. When the CC buyer says the details (could be BIN details) are okay, the legend carder will release the payment. He will also take a percentage of the money.

Tools Used for Carding

VPN or Socks

VPN stands for Virtual Proxy Network. Used for hiding IP address and changing location of the device being used for carding.

M.A.C. Address Changer

MAC stands for Media Access Control. This is like the uniqueness of every Network Interface Card (NIC).

A MAC address changer allows for change of the MAC address of the NIC.

RDP

The RDP is an acronym for the Remote Desktop Protocol. It is used for connecting to the computer of the geolocation of the victim with the CC they are targeting.

CCleaner

The CCleaner is used for cleaning cache files and cookies from the browser.

Mobile Phone or P.C.

A mobile phone or a pc can be used, and all location features are disabled.

DROP

Drop simply means the shipping address which is used by the carder during carding. If they are carding with a US credit card and the shipping location is in Nigeria it may raise red flags so they use a US address as the shipping address then a picker (I already explained who a picker is earlier), friend, or relative, in the US to pick up the delivery.

There are also companies that are used for DROP. They are in the US, and they pick up and ship the goods to the intended location.

BIN

BIN mostly used when they don't have a complete CC. BIN means Bank Identification Number and it the first four digits of the CC number. In most cases, it is usually the first six digits. An example for people that might have just opened and account, if the card number is *1234 567890111213*, the first 4-digit code being *1234* is BIN.

The BIN is also used to generate a virtual card for carding. Although it is an advanced level of carding.

CC Details

Credit card details, it is the essential requirement for carding.

The three types of CC used by carders

- Regular CC
- Partial Full CC
- Full CC or CC fullz

Regular CC

- Name:

- State:
- Address:
- City:
- Postal Code:
- Telephone Billing Number:
- Card Number:
- EXP.:
- CVV:

Partial Full CC

They card sites like PayPal with these extra details.

The partially full CC included to the regular CC details, including:

- D.O.B.:
- SSN:
- Mother's Maiden Name:

Full CC or CC Fullz

The extra details in full CC added to regular and partial full CC include:

- Bank Name:
- Account Number:
- Routing Number:
- Bank Number:
- Drivers License Number:
- CC PIN
- Statuses of CC

Types of VISA Credit Cards Used for Carding

Visa cards are the most used cards for carding because of the Non-VBV type of cards. We have the V.B.V. and the Non-VBV.

VBV

VBV means Verified by Visa. This kind of card is useless in carding unless they have access to the phone line or email of the target. The VBV CC requires that you pass through security authentication, which could require SSN (Social Security Number), D.O.B. (Date of Birth), OTP (One-Time Password), etc. to proceed with any transaction. It is not suitable for carding unless they have the card owner as a direct client in the palm of their hands and have all of the information needed.

Non-VBV

It is the CC that is mainly used for carding. It does not require security questions to proceed with transactions.

After every necessary tool for carding has been acquired they move on to:

- Register for Any Online Market
- Start Carting
- Enter Payment Option
- Order Item

The delivery man will ask for a means of identification so they design and print a fake I.D. card because trust me, the couriers do not thoroughly check for I.D.

Sites that are Carded

- Amazon
- iTunes
- Apple Store
- Google Play Store
- Retails stores online
- Spotify
- Alibaba
- Aliexpress
- Walmart
- Gift card Stores
- CashApp Carding

(Note: Basically there is no website that can't be carded. As long as the website supports online payment with credit cards, the carding method will work as long as they have the tools.)

Conclusion

I know it may look like I am teaching how to card but the point of stating all these steps and tools used is so that one will know and do a better job at keeping their cards secure and safe to avoid being wrongly accused of fraudulent acts and getting into trouble and also to educate people on the type of cards to get from the bank.