

# Know Your Enemy - A Profile

## Profile: Automated Credit Card Fraud

*Assessment Date: 6 June, 2003*

## 了解你的敌人---一个案例

### 案例：自动化的信用卡诈骗

评估日期：2003 年 6 月 6 日

#### EXECUTIVE SUMMARY

For several years the Honeynet Project and Alliance members have been monitoring individuals using the Internet to trade or deal in stolen credit card information. In the past, these individuals (commonly called "carders") typically acted on their own without significant organization or automation. Recently, the Project has identified an organized exchange for stolen credit card information linking hundreds of carders worldwide through specialized IRC channels and related web sites. This network provides far greater automation of a number of illicit activities contributing to credit card fraud and identity theft, including: compromising merchant sites, validating and verifying stolen credit card information, and the sale or exchange of stolen information. As with the automation and dissemination of exploit code in the vulnerability cycle, this implies a significant capacity for increased criminal activity.

### 摘要：

在最近的几年中，蜜网项目组 and 蜜网研究联盟中的其他成员都对个人通过互联网盗取或者交易信用卡信息的情况进行了监视。在过去，这些人（通常称为“卡人”）通常都是独来独往的，没有显著的组织性和自动化。但是最近，蜜网项目组却发现了一个有组织的通过特殊 IRC 通道和相关网站进行被盗信用卡信息交换的“卡人”网络，其中有来自世界各地的几百名“卡人”。这个网络为很多有关信用卡诈骗和身份信息盗窃的非法活动提供自动化支持，这些活动包括：攻击商业站点，确认和核实被盗的信用卡信息，出售或者交换被盗信息。随着漏洞生命周期内攻击代码的自动化和广泛发布，预示着犯罪空间将进一步显著增大。

#### WHAT IS HAPPENING

Stolen credit cards and related identity information (name, address, phone, etc.) have long been a

popular form of illicit “currency” among cyber-criminals and within the blackhat community. However, the skill sets required to successfully steal credit card information online, and to successfully sell or exchange such information, have historically been limited to a relatively small number of online criminals possessing the full range of such skills.

Recently, an international network of IRC channels and related Web sites has arisen to facilitate credit card fraud and other forms of identity theft and payments fraud. Between 2 April 2003 and 13 May 2003, affiliated researchers observed over a dozen such IRC channels as traffic for these channels passed through an IRC proxy on a compromised host.

## 现在的情况

被盗信用卡和相关的身份信息（比如：姓名，地址，电话号码等）一直以来都是在计算机罪犯和黑客社区中非常流行的一种非法“流通”。但是，要成功地联机盗取信用卡信息以及成功地出售或者交换这类信息所需要的技术，一直将这类联机犯罪限制在少数掌握全部技术的罪犯手中。

最近，一个利用 IRC 通道和相关 Web 站点组成的国际性网络已经形成，并用于信用卡诈骗和其他形式的身份信息盗窃及支付诈骗。在 2003 年 4 月 2 日到 5 月 13 日这段时间，相关的研究人员在一台被攻陷主机上的 IRC 代理上观察到了很多用于此目的 IRC 通道及网络通讯。

The use of IRC channels and semi-covert Web sites for illicit activity is nothing new; this case, however, has several distinctive features:

**Automation of carding activities:** IRC bots were run on many of the intercepted channels to enable and facilitate elements of the attack and exploitation process, including: target (merchant site) identification, target exploitation, card validation, card verification, and accessing open proxies used to conceal online identity during commission of crimes. Users need master only a series of custom IRC commands to carry out many key activities of credit card / identity theft.

**Distribution of carding information:** Many of the above bot functions leverage extensive databases of application-level attacks, merchant sites to target for credit card fraud (a vulnerable site is said to be *cardable*), and credit card data, including card numbers, expiry dates, card validation values (known as CVVs) and associated personal identity information. One or more bot functions appear to draw data from third-party sources in real time, determining the validity and available credit of cards.

### **Active participation of channel**

**moderators:** In addition to their officially sanctioned duties in assisting new users and policy channel activity, several channel moderators were observed actively facilitating and participating in illicit behavior. The end result is that for worldwide participants on these IRC channels, many of the technical and logistical barriers to largescale online identity theft and subsequent credit card fraud have been removed.

使用 IRC 通道和半隐密的 Web 站点做违法活动并不是一件新鲜事；但是这个案例有几个与众不同的特点：

**自动化的盗卡活动：**在多个被截获的通讯信道上运行了许多 IRC 傀儡，这些 IRC 傀儡能够方便地施行以下的攻击活动：目标（商业站点）确认，对目标的攻击，信用卡确认，信用卡验证，以及访问公开的代理服务以便在犯罪时隐藏自己的身份信息。使用者只需要掌握一系列常用的 IRC 命令就可以从事许多关键的信用卡/身份信息的盗窃活动。

**被盗卡信息的分发:** 上述许多的自动功能利用了傀儡网络中共享的分布信息, 如包含大量应用层攻击代码的攻击库, 可以进行信用卡诈骗的商业站点攻击目标, 以及盗取的信用卡数据, 包括卡号, 有效期, 信用卡确认码 (即 CVVs) 和相关的个人信息。一个或更多的自动功能能够实时地从第三方的资源中提取信息, 从而判断信用卡的有效性和可用性。

**通道管理者的积极参与:** 一些通道管理者除了从事他们职责所在, 比如: 协助新用户和政策通道活动以外, 还被发现积极地帮助和参与到一些违法活动中。最终结果是由于在这些 IRC 通讯信道上有世界各地的许多人员参与, 使得许多大规模在线身份信息盗窃和随之而来的信用卡诈骗的技术和后勤壁垒被清除了。

#### TOOLS AND TACTICS

The IRC channels utilized by carders provide a sophisticated set of automated response generators or “bots” to facilitate the compromise of merchant sites, the validation or verification of card info from merchant records, and access to open proxies used to conceal online identity during commission of crimes. The executable for one common bot was downloaded from its author's public web site. This bot is implemented in a monolithic script, with several associated flat-file databases that include a list of exploit URI (universal resource identifier) strings that can be executed through a Web browser to compromise a merchant website, a list of stolen identities, and a set of lists of targets (mostly Internet merchant sites) known to be vulnerable to credit card fraud, differentiated by industry (e.g. clothing, books, electronics). These tools are used in combination with an IRC client, so that text messages exchanged on an IRC channel can be monitored by the tool, which recognizes standard commands and sends responses to the channel. Such a combination of tool and IRC client functions as a bot. For example, active carders may remotely access the bot's databases, using the *!cardable* command to identify target merchants, and the *!exploit* command to obtain exploit URI strings that they may use to compromise merchant sites. Carders focus on targets of opportunity, with some vulnerable merchant sites apparently being compromised repeatedly. The *!cc* command, the command most often used, returns a random merchant record from a flat file of stolen credit card and identity information.

## 技术和策略

那些被盗卡者所使用的 IRC 通道具有一整套复杂的自动响应生成装置或者是 “bots”, 加剧了对商业站点的威胁, 方便了从商业信息中提取和验证信用卡信息, 开放的代理服务器访问也为犯罪时隐藏在线信息提供了便利。一个常用的 bot 执行文件可以从它的开发者的网站自由下载。这个 bot 是由一个单一的脚本和几个相关联的数据库文件实现的, 数据库文件中包含了一个 URI (通用资源标示符) 字串列表, 里面的字串都可以在浏览器里执行从而威胁商业站点; 一个被盗身份信息的列表; 一组已知的易受信用卡诈骗攻击的目标列表 (包括了大多数的商业站点), 并以行业类型加以区分 (比如: 制衣, 图书, 电气)。这些工具配合一个 IRC 客户端一起使用, 以对 IRC 通道上的文本信息加以监视, 这些工具接受标准命令并向通道发送响应。工具加上 IRC 客户端就构成了一个所谓的 bot。例如, 盗卡者可以远程访问这些 bot 的数据库, 使用 *!cardable* 命令确认目标站点, *!exploit* 命令获取用于攻击这些商业站点的 URI 字串。盗卡者会选择攻击成功机会较大的目标, 这就是为什么易受攻击的商业站点经常受到威胁。*!cc* 命令是最常用到的, 它返回的是从一个被盗卡信息和身份信息文件上随机获取的商业纪录。

Channel participants do little to hide their activities. They transmit almost all their traffic clear text across public IRC networks, typically leveraging IRC proxies on compromised hosts to obfuscate their entry points into the network. The **!proxy** command requests a bot to provide the host name of an open proxy from its database and the **!proxychk** command conveniently verifies the availability and correct operation of a proxy.

通道参与者很少隐藏他们的活动。他们几乎将所有的通信用明文的形式在公共的 IRC 网路中传送, 通常通过利用被攻陷主机上开放的 IRC 代理来混淆他们的网络访问点。**!proxy** 命令要求 bot 从它的数据库中给出一个公开代理主机名称, **!proxychk** 命令可以方便的确认代理的可用性以及是否能够正确操作。

Typically, a prospective seller of stolen identities posts a sample of stolen information to a channel, including personal identity and payment instruments, e.g. credit card numbers, expiry dates, and, in some cases, PIN numbers and CVV2 numbers. This advertising/negotiation activity is the principal online activity, with actual deals being concluded via IRC private messages or other out-of-band means not readily susceptible to monitoring via honeypots. Carders and buyers alike use a variety of commands to verify that stolen credit card data is valid; for example, **!chk** is used to verify the correctness of credit card numbers, while **!bank** decodes the identity of the issuing bank. Of particular interest are the **!cvv2** command, which verifies the card verification value associated with a given card, and the **!cclimit** command, which obtains the available credit limit associated with a given card. The existence of these commands implies significant knowledge and/or compromise of credit card networks.

通常, 一个即将出售被盗身份信息的卖者总是会在通道上发布一个被盗信息样本, 包括个人信息和支付工具, 例如, 包括信用卡号, 有效期, 有时还有个人身份码 (PIN) 和 CVV2 码。这种广告/导航活动是主要的在线活动, 而真正的交易是利用 IRC 私人消息或者其他的不同信道方式进行的, 并不容易通过蜜罐监控。盗卡者和买家同样用一系列的方法验证被盗信用卡数据的有效性。例如: **!chk** 用于验证被盗卡号的正确性, 而 **!bank** 用于破译卡的发行银行。更有意思的是 **!cvv2** 命令可以确定给定卡的 CVV, **!cclimit** 命令用于获取被盗卡的可用信贷限额。这些命令的存在意味着对信用卡网络的很深了解和/或威胁。

#### WHO'S INVOLVED

Principal IRC channels used for this activity include:

#cc  
#ccards  
#ccinfo  
#ccpower  
#ccs  
#masterccs  
#thacc  
#thecc  
#virgincc

Principal associated websites include:

www.ccpower.info  
www.ccpowerforms.org

www.ccpowerforums.net

www.ccsquad.org

www.ccworldz.net

www.forum-gs.net

## 参与者

参与信用卡盗用的主要的 IRC 通道包括:

#cc

#ccards

#ccinfo

#ccpower

#ccs

#masterccs

#thacc

#thecc

#virgincc

主要的相关站点包括:

[www.ccpower.info](http://www.ccpower.info)

[www.ccpowwerforms.org](http://www.ccpowwerforms.org)

[www.ccpowerforums.net](http://www.ccpowerforums.net)

[www.ccsquad.org](http://www.ccsquad.org)

[www.ccworldz.net](http://www.ccworldz.net)

[www.forum-gs.net](http://www.forum-gs.net)

Migration between channels and websites is frequent, complicating efforts to monitor illegal activities. Preliminary analysis indicates international involvement in CC fraud, with the bulk of activity concentrated in South Asia and the Pacific Rim. There appear to be several distinct user groups: *lurkers*, apparently the vast majority of users, who join channels for varying periods but don't publicly participate; *active participants*, who message the channel for help using tools or to offer stolen identities or other contraband for sale or trade; and *moderators*, who monitor the IRC channels and offer support to users. Of special note is the apparent active involvement of moderators in the use of the channels for illicit activity. In addition to their sanctioned role as gatekeepers and enforcers of channel rules, the moderators facilitate illicit activity by assisting newcomers in using the bots, verifying/vouching for principal actors, and facilitating offline dealmaking. They may also have a commercial interest in the channel, accepting payments or items in trade in return for access. Finally, the existence of numerous bots and databases indicates a small, skilled base of "*power users*" driving tool development. It appears that this power-user base of moderators and toolmakers is small, probably numbering less than ten individuals. The monolithic nature of bot implementation implies a sole author, but several functionally similar but nevertheless distinct bots have been observed on various channels, implying the existence of multiple authors.

在通道和站点之间的移动是频繁的，使得对非法活动的监视变得更加复杂。

初步的分析表明信用卡诈骗是一项全球范围的活动。而最集中的地区是在南亚和环太平洋一带。那里似乎明显得分为几个用户团体：“游客”，这是这些信道的大部分用户，他们都是在不定期地使用通道但并不公然的参与诈骗活动；积极参与者，他们向通道发消息求助如何使用 bot 工具，或者出售被盗的身份信息或者从事其它的违法交易；还有一类是管理者（moderators），他们监管着 IRC 通道并向用户提供支持。值得特别注意的是，管理者明显的卷入利用 IRC 通道从事违法的活动。他们已经不单单是通道秩序的守护者和管理者，他们还违法活动的进行提供便利，比如：帮助新用户使用 bots，为积极参与者提供确认和担保，协助离线交易。他们从通道中获取了一些商业利益，收受钱或者物品作为访问的交换。最后，大量的 bots 和数据库暗示存在一个小型的，熟练掌握技术的“超级用户”群在进行 bot 工具开发。这个由管理者和工具开发者组成的“超级用户”群很小，数量应该不超过十个人。Bot 执行中的统一特性表明是由一个核心开发者开发的，但是在不同通道中发现的功能上相似而又有所不同的 bot 表明了多个开发者的存在。

While the IRC channels are ostensibly established for carding, in practice they are also open forums for exchange of all sorts of stolen information and illicit activity, including the fencing of identities stolen offline (e.g. copied from a hotel ledger by a corrupt clerk) and stolen computer equipment. While online merchant customer records are the most common contraband, participants also offer other forms of goods and even services.

The chief motive for most participants appears to be financial gain. Typically, a prospective seller posts a generalized description of stolen identity/card information to a channel, usually including a sample in the form of a compromised merchant record. Prospective buyers may also post requests for specific goods to the channel. Many sellers are looking for someone to help them convert their contraband to cash, soliciting access to Paypal or other online payments system that originate payments from credit cards online in return for a percentage cut (typically 50-60% of the take). Others are looking to trade contraband relevant to one instrument or channel (e.g. stolen ATM PINs and account numbers) for one more familiar to them (e.g. credit card numbers with CVVs) or for nonfinancial goods or services (e.g. root shell accounts on compromised systems). In almost all observed cases, deals were concluded out of band, presumably via private IRC messages, or e-mail or other simple means.

There is also a significant cultural component to these channels and websites. Lurkers and newbies are frequently recruited by active users and moderators to use the tools to commit what may be their first financial crimes. Supporting material found in related Web sites promotes “carding” as an alternative lifestyle choice rather than criminal activity.

IRC 通道表面上是为了盗卡而建立的，但实际上它还是各种被盗信息进行交换和非法活动的公开论坛，包括离线买卖被盗信息（例如，由一个酒店的腐败职员从其帐本上拷贝的信用卡信息）和被盗电脑设备。虽然联机的商业客户记录是最常见的违法资料，但参与者还提供其他形式的物品甚至服务。

大多数参与者的主要动机是经济利益。通常的情况是：一个预期的卖家在通道里张贴一个被盗身份/信用卡信息的一般描述，通常包括一个获取的商业记录的样本。预期的买家也可以将对特殊商品的需求张贴在通道中。许多的卖家寻找人通过 Paypal 或者其他的在线支付系统帮助他们把违法交易转换成现金，这些在线交易系统对信用卡在线支付通常给出一定的折扣（一般为 50%-60%）。其他人则希望将这些与一个工具或信道相关的违法信息（比如窃取来的 ATM 密码和帐号）交换成他们比较熟悉的东西（比如有 CVVs 的信用卡号码），

或非商业物资和服务（例如：某台被攻陷主机的 root 用户权限）。几乎在所有的情况中，交易都是在通道以外进行的，可能是通过私人 IRC 消息、电子邮件或其它简单的方式。

在这些通道和站点中还有一个明显的文化因素，“游客”和新手经常被积极参与的用户和管理者征募来，操作工具进行他们第一次商业犯罪活动。在一些相关的站点找到的资料表明，“盗卡”对这些人来说与其说是一种犯罪活动还不如说是一种可选择的生活方式。

## CONCLUSIONS

By implementing and widely deploying automated aids to website attack and compromise, credit card and personal identity acquisition, concealment of identity during criminal activity, and exchange of stolen goods and services, power users within the carding community have decreased barriers of entry to the community and facilitated the commission of crimes by members of the community. The dollar volume of related crime is significant and appears to be on the increase, despite efforts by responsible IRC network operators to curtail illicit and illegal activity on their networks. By presenting their activities as a lifestyle choice rather than criminal fraud, members of the carding community entice others to join them. They pose a growing threat to the financial community, online merchants, and individual cardholders.

## 结论

通过实现并广泛部署自动装置用于站点攻击和威胁，信用卡和个人信息窃取，在犯罪活动中隐藏个人身份，交易被盗的物资和服务，信用卡盗窃社区里面的高级用户已经将初学者的进入障碍减少了，也促进了委托犯罪的发生。无论负责任的 IRC 网络操作员如何努力减少网络中违禁的和违法的行为，犯罪活动涉及的金额还是非常巨大并呈现上升趋势。盗卡者将这种行为作为一种生活方式而非违法的欺骗，盗卡社区的成员吸引其他人加入他们。他们对金融界，在线商家和信用卡持卡人都造成越来越多的威胁。

## IRC COMMANDS IN REFERENCE TO CREDIT CARD EXCHANGE

**!cardable *classification*** Returns URLs of sites known to be vulnerable to credit card fraud from a database forwarded through the IRC channel. The *classification* argument returns sites of a particular type, e.g. *electronics* returns the URL of an electronics vendor.

**!cc** Obtains a credit card number from a database forwarded through the IRC channel.

**!cclimit *card\_number*** Determines the available credit for a specified credit card.

**!chk *card\_number*** Checks a credit card for validity.

**!cvv2 *card\_number expiry\_date*** Returns a valid CVV2 number for a given card.

**!exploit** Returns an exploit URI string from a database of known application-level Web server attacks.

**!order.log** Provides transaction detail of compromised website.

**!proxychk** Verifies that an IRC proxy is working.

## 涉及信用卡交易的 IRC 命令

<b>!cardable classification</b>	从通过 IRC 通道访问的数据库返回已知的易受信用卡诈骗的网站 URL。参数 <b>classification</b> 使得返回某一特定类型的站点，例如，电子学则返回电子学卖主的 URL。
<b>!cc</b>	从通过 IRC 通道访问的数据库获得信用卡号
<b>!cclimit card_number</b>	获得特定信用卡的可用信用额度。
<b>!chk card_number</b>	检查某一信用卡的有效性
<b>!cvv2 card_number expiry_date</b>	为给定卡返回一个有效的 CVV2 号
<b>!exploit</b>	从攻击数据库中获得一个对已知应用层网站服务器攻击的 URI 串
<b>!order.log</b>	提供对被攻陷网站的事务细节。
<b>!proxychk</b>	检查一个 IRC 代理是否工作。

INTERNET RELAY CHATS, DEMONSTRATING TACTICS & MOTIVES

A non-online source of credit card information:

**#masterccs 02:13:38 Pedro: Hi all, i work in the LaTourista hotel here inPeru and i have access to all ccs with full info, im looking for paypal, anyone interested ??? msg me !!! i verify first!**

Trading CCs for exploits and tools:

**#MasterCcs 12:40:28 Spinner: ACTION wants 0day exploits or Redhat 7.2,7.3 rootkit. msg me for trade ... i have root**

Solicitation for channel advertisers:

**#masterccs 08:00:34 Card-InFo: ACTION Good news For Shell Holder: If u have Shell/hosting and wanna Advertise then msg**

**Op1 and Op2 and Op3 We will adv urs shell/hosting wid Auto msg**

Channel ops discuss a difficult newbie:

**#masterccs 14:18:40 TheOp: yeah i know AsstOp^- :P**

**#masterccs 14:19:07 AsstOp^-: hehehe**

**#masterccs 14:19:27 AsstOp^-: that bastard is killing me i tried to help him but he wont tell me whats happening on the command i told him**

**#masterccs 14:19:29 AsstOp^-: how can i help him them stupid as**

**#masterccs 14:19:31 AsstOp^-: ass**

Solicitation for a bot author or owner:

**#MasterCcs 06:58:06 BoogieMan: I need a Chk BOT ! i'll give to the Owner Sop access to the channel**

Carder asks operator to banish a ripper, who cheated the carder:

**#aimtech 18:23:22 ^Alky^: Vietkey ripped me cc akick him now**

**#aimtech 18:23:32 ^Alky^: ACTION thank TheOp**

A newbie receives instruction and gets his first CC:

**#MasterCcs 10:00:49 newbie: what i have to type to get cc info ?**

**#MasterCcs 10:01:15 helper: type !cc**



**#MasterCcs 10:04:04 newbie: !cc**

**#MasterCcs 10:05:33 Ccs`: newbie!cc Name: Yukio XXXXXXXXX |Address: X-X-X-XXX |City: Koduru-shi |State: Tokyo |Zip: XXX-XXXX |Phone: N/A  
|Country: Japan |CardType: American Express |Card Number: XXXXXXXXXXXXXXXX XXXX**

THE HONEYNET PROJECT & THE HONEYNET RESEARCH ALLIANCE

A newbie expresses anxiety:

**#Masterccs 17:32:23 newbie: wont i get caught if i use these???**

**#masterccs 17:32:38 helper: mabe**

**#masterccs 17:32:40 helper: mabey**

**#masterccs 17:32:48 helper: if your smart you wont get caught**

**#Masterccs 17:32:59 newbie: how can i not get caught baby**

**#masterccs 17:33:00 helper: i boaght at least 20,000\$ worth of stuff**

**#masterccs 17:33:10 helper: i donno figure it out :P**

**#Masterccs 17:33:18 newbie: awww :-(**

Another non-online source of CCs:

**#MasterCcs 10:43:23 traderx: i work at a credit card collection agency and we get there banking information i need someone to drop money in and  
send me half we split 50/50 pls don't ripping ... loosers , i know when someone 's a ripper so don't waste my ... time**

A non-online use of CCs:

**#CaRd-WorLD 12:24:45 QBar: ACTION looks for someone that can create fake plastic cards with the name & card serial I provide (I have pin code for  
XX cards!!!)**

A newbie expresses anxiety:

**#card-world 21:17:27 newbie1: what is this site about**

**#CaRd-wOrLd 21:17:47 newbie2: why does all this look like BS to me?**

**#card-world 21:18:13 Helper: !chk XXXXXXXXXXXXXXXX XXXX**

**#card-world 21:18:20 CcVeR: Helper [X XXXXXXXXXXXXXXXX XXXXXX ] This transaction has been Declined.**

**#card-world 21:18:27 newbie1: i dunno**

**#card-world 21:18:30 newbie1: looks the same to me**

**#card-world 21:18:34 newbie1: or illegal**

**#card-world 21:18:46 Helper: it is ILLEGAL**

**#card-world 21:18:49 Helper: so what if its illegal?**

**#card-world 21:19:00 newbie1: then what do i do with it**

**#card-world 21:19:07 newbie1: i like illegal**

**#card-world 21:19:13 Helper: lol**

**#card-world 21:19:23 Helper: search a valid cc**

**#card-world 21:19:25 Helper: and use it**

**#card-world 21:19:25 Helper: lol**

**#card-world 21:19:29 Helper: :|**

**#card-world 21:19:32 newbie1: no way**

**#CaRd-wOrLd 21:20:00 newbie2: how the hell do you confirm these cc's?**

**#CaRd-wOrLd 21:20:05 newbie2: especially the cvv2?**

#card-world 21:20:15 newbie1: anyone know where i can get up to date direct tv files  
#CaRd-wOrLd 21:20:19 newbie2: these bots have merchant accounts or what?  
#card-world 21:20:22 newbie1: i cant find ... except pay sites  
#card-world 21:21:53 newbie1: anyone know of a channel or server that has a lot of good direct tv  
hu card files and info  
A bot owner solicits a channel op:  
#card-world 05:09:19 RelaxedCC: ACTION Need a CC bot in your channel? /msg RelaxedCC and i  
will be in your channel!

## 互连网传播的聊天，演示策略和动机

一个信用卡信息的非在线来源:

#masterccs 02:13:38 Pedro: Hi all, i work in the LaTourista hotel here inPeru and i have  
access to all ccs with full info, im looking for paypal, anyone interested ??? msg me !!! i  
verify first!

Carders advertise their trading capacity:

#MasterCcs 12:01:41 BigDealer: ACTION have a drop thrue WU if u guys want to cash out cc on  
any name u send I'll cash it out 50/50 msg me I can  
cash out up to 20 K a week  
#MasterCcs 08:43:33 BiggerDealer: ACTION has a drop in a bank if u want to cash out stuff up to  
100 000K a week msg me

盗卡人广告他们的交易能力

#MasterCcs 12:01:41 BigDealer: ACTION have a drop thrue WU if u guys want to cash out  
cc on any name u send I'll cash it out 50/50 msg me I can cash out up to 20 K a week  
#MasterCcs 08:43:33 BiggerDealer: ACTION has a drop in a bank if u want to cash out  
stuff up to 100 000K a week msg me

用信用卡交换攻击工具:

#MasterCcs 12:40:28 Spinner: ACTION wants 0day exploits or Redhat 7.2,7.3 rootkit. msg  
me for trade ... i have root

请求渠道广告:

#masterccs 08:00:34 Card-InFo: ACTION Good news For Shell Holder: If u have  
Shell/hosting and wanna Advertise then msg  
Op1 and Op2 and Op3 We will adv urs shell/hosting wid Auto msg

信道操作员讨论一个难相处的新手:

#masterccs 14:18:40 TheOp: yeah i know AsstOp^- :P  
#masterccs 14:19:07 AsstOp^-: hehehe  
#masterccs 14:19:27 AsstOp^-: that bastard is killing me i tried to help him but he wont tell

me whats happening on the command i told him  
#masterccs 14:19:29 AsstOp^-: how can i help him them stupid as  
#masterccs 14:19:31 AsstOp^-: ass

请求一个bot 作者或拥有者:

#MasterCcs 06:58:06 BoogieMan: I need a Chk BOT ! i'll give to the Owner Sop access to the channel

盗卡人请求操作者驱除一个欺骗了他的骗子:

#aimtech 18:23:22 ^Alky^: Vietkey ripped me cc akick him now  
#aimtech 18:23:32 ^Alky^: ACTION thank TheOp

一个新手收到了指示, 并获得他的第一个信用卡:

#MasterCcs 10:00:49 newbie: what i have to type to get cc info ?  
#MasterCcs 10:01:15 helper: type !cc  
#MasterCcs 10:04:04 newbie: !cc  
#MasterCcs 10:05:33 Ccs`: newbie!cc Name: Yukio XXXXXXXXXX |Address: X-X-X-XXX  
|City: Koduru-shi |State: Tokyo |Zip: XXX-XXXX |Phone: N\A  
|Country: Japan |CardType: American Express |Card Number: XXXXXXXXXXXXXXXXXXXX  
XXXX

一个新手表示忧虑:

#Masterccs 17:32:23 newbie: wont i get caught if i use these???  
#masterccs 17:32:38 helper: mabe  
#masterccs 17:32:40 helper: mabey  
#masterccs 17:32:48 helper: if your smart you wont get caught  
#Masterccs 17:32:59 newbie: how can i not get caught baby  
#masterccs 17:33:00 helper: i boought at least 20,000\$ worth of stuff  
#masterccs 17:33:10 helper: i donno figure it out :P  
#Masterccs 17:33:18 newbie: awww :-(

另一个非联机的信用卡来源:

#MasterCcs 10:43:23 traderox: i work at a credit card collection agancy and we get there banking information i need someone to drop money in and send me half we split 50/50 pls don't ripping ... losers , i know when someone 's a ripper so don't waste my ... time

一个非联机的信用卡使用:

#CaRd-WorLD 12:24:45 QBar: ACTION looks for someone that can create fake plastic cards with the name & card serial I provide (I have pin code for XX cards!!!)

一个新手表示忧虑:

#card-world 21:17:27 newbie1: what is this site about  
#CaRd-wOrLd 21:17:47 newbie2: why does all this look like BS to me?  
#card-world 21:18:13 Helper: !chk XXXXXXXXXXXXXXXXXXXX XXXX

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#card-world 21:18:27 newbie1: i dunno  
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#card-world 21:18:46 Helper: it is ILLEGAL  
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#card-world 21:20:22 newbie1: i cant find ... except pay sites  
#card-world 21:21:53 newbie1: anyone know of a channel or server that has a lot of good direct tv hu card files and info

一个bot拥有者请求渠道操作:

#card-world 05:09:19 RelaxedCC: ACTION Need a CC bot in your channel? /msg RelaxedCC and i will be in your channel!

## 信用卡确认码(CVV)

一个信用卡确认码, 或者CVV, 是一个印在信用卡(并在信息条上编码的)三位或者四位数用作防诈骗保护。它提供了对信用卡上显示信息的一个加密的校验和。CVV在联机交易中的用途是表明物理卡片在交易源是存在的, 比如在一个联机消费者手中, 以减少在无卡交易中信用卡诈骗事件的发生。不幸的是, 如果CVV已经被捕获并存储在后来被攻击的商业数据库中, CVV反诈骗的价值就已经被降低了。(更多的信息请参见 [http://usa.visa.com/business/merchants/fraud\\_basics\\_cvv2](http://usa.visa.com/business/merchants/fraud_basics_cvv2))