

## **The Carding forums**

The Internet hosts a number of **Carding Forums** and it is these which enable criminals to quickly distribute compromised information and to profit from its subsequent fraudulent use.

The details are split by country and or type of card and sold on to wholesalers. The information available may include not only the cc details but also the pin number billing address date of birth mother's maiden name etc, in other words enough information to enable the account to be taken over completely for new accounts to be created and billing addresses changed.

For example John Smiths details together with many others are purchased by a person based in Eastern Europe. He is known as a dumps vendor.

These forums bring together a number of specialists. Wholesalers can sell their credit card details, buyers can avail themselves of a number of specialist services, account balances can be checked or equipment purchased to enable a counterfeit card to be produced. The site administrators will provide an escrow service so that both buyer and seller can trade in confidence. Others will provide tutorials on various aspects of fraud; others will offer services such as addresses where goods purchased on the internet can be sent

The Eastern European dumps vendor advertises on the carding forum and sells John Smiths details to a Moldovan living in London. He used the information to purchase a laptop which he has sent to a 'drop' address. The person operating the drop address will either send it to the Moldovan or he will sell it on e bay giving the Moldovan a percentage of the sale price.

## **Dark Market**

This case concerned the investigation of two UK based suspects' of an online Carding Forum Dark Market.

The principle subject of the investigation was JiLSi he was a founder member and occupied a senior role in the administration and management of the site. SOCA received intelligence from the FBI which suggested that Renu Subramanain was JiLSi.

Both the FBI and the United States Secret Service (USSS) had undercover officers who had infiltrated the site. The FBI agent managed to achieve a position in the hierarchy which allowed him to work closely with JiLSi in administering some of the technical aspects and allow the site to remain online.

Dark Market operated as a global conspiracy to commit fraud. The undercover officers had joined this conspiracy and participated in it and they had therefore committed crimes.

The proactive investigation undertaken in the US provided ample evidence of the way in which Dark Market operated and how it facilitated crime. JiLSi had communicated on a one to one basis with the USSS agent and sent him details of 20

credit card numbers which had been obtained from a pin hole camera situated in a petrol station in the UK.

The FBI downloaded a complete copy of the Dark Market site which enabled the CPS and police to navigate around it exactly as though it was on line and provide a copy to the defence and use it to present to the court.

Need to prove that Dark Market was operated as a conspiracy to defraud – use of USSS evidence RS sending him compromised credit card – compromised data garage in Portsmouth Hampshire by use of pin hole camera

- Posts of co conspirators – admissible in UK
- Renu Subramanain said he was 'set up by police informant '
- The investigation
- Don't forget that traditional methods of investigation may also be used such as physical surveillance
- On line surveillance

### **Presentation of evidence**

- Issues – show that Renu Subramanain was JilSi
- Terminology – glossary of terms - understanding what the members of Dark Market were talking about

### **Outcomes**

### **Sentences**