

On sale at £3.70: your stolen credit details

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ONLINE criminal “superstores” are selling stolen British bank card details for as little as £3.70 each, an investigation by The Sunday Times has discovered.

Websites based in Russia and Ukraine allow fraudsters to access the confidential banking information of thousands of British card holders cheaply and with alarming ease. Debit and credit-card numbers are traded by cybercriminals along with the three-digit security codes that allow them to make fraudulent purchases.

The names, addresses, dates of birth, email addresses and telephone numbers of British victims who have had their card details stolen are also easily available.

More than 150 websites offering illegally obtained information have been identified by the British government, each holding details of between 20,000 and 100,000 people worldwide. Many use the .su domain code that was assigned to the Soviet Union and which, despite the communist superpower's collapse, is still used by thousands of websites.

The Sunday Times infiltrated three sites last week and was able to buy eight Visa cards — six owned by Lloyds TSB customers and two by Halifax customers. We immediately informed Lloyds, which also owns Halifax, and passed details of the websites to both Visa and the Metropolitan police.

Information about websites

offering the details of stolen cards is exchanged among criminals on internet forums. Most of the sites require payment via “e-currencies” — money that is exchanged only electronically by companies including Liberty Reserve, Global Digital Pay and C-Gold.

In order to buy Liberty Reserve dollars, traded by a company based in Costa Rica, purchasers are directed to a series of other sites in Nigeria, Russia and the Far East.

Our investigators opted for the Russian-based WM Center, which describes itself as an “international finance company”. Through an affiliated site called Planet WM (web money), we were asked to send funds via Western Union to a man called Alexander Ewgenievich in Novosibirsk, Siberia.

Within an hour of paying £81 the money was collected in Russia and our Liberty Reserve account topped up to show a balance of £62. With the account in credit we were able

to access a series of sites selling stolen cards.

The first, mn0g0.su, has about 20,000 stolen card details. Last Thursday the details of 259 British cards were on offer, including platinum cards priced at £9.35.

Using a drop-down menu criminals are able to choose the card holder's country and bank, before the name on the card and its first six digits are displayed. Once purchased, the full details including the address are shown and the card removed from the website.

The second, Validshop.su, had 12,300 card details on offer last Friday, including more than 300 British ones. The site, which is run from Ukraine, boasts about 1,300 unique visitors every day and allows them to choose cardholders by postcode. For an extra fee, phone numbers and email addresses are provided.

Once the purchase has been made, the site allows criminals to click on a “check” button that charges the credit card a small-value transaction to establish that the card has not been cancelled. If the card has been reported stolen and cancelled, Validshop refunds the fee paid by the criminal to buy the details. Each card costs £5.60 plus an extra 44p for the card holder's phone number.

The Sunday Times bought the details of three British card holders from mn0g0.su and five from Validshop.

On a third website, LTDcc.com, a disgruntled buyer had posted a series of messages complaining that cards he had bought had been declined.

He listed the details of six British card holders, including Chris Brown, a golf club manager from Durham. When contacted by The Sunday Times, Brown, 44, said he had been informed by First Direct about three months ago that his card had been declined after someone had attempted to

make a suspicious transaction.

Many of the websites operate for only a few months before they are detected by law

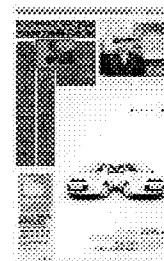
enforcement agencies and shut down. Criminals who establish such sites pay the internet service provider a fee of about \$500 (£312) for a so-called “bulletproof hosting” that ensures

the website remains active even after its detection.

Detective Superintendent Charlie McMurdie, head of the Metropolitan police's ecrime unit, said cybercriminals could run foreign-hosted websites while still living in the UK. “A criminal group will try and host their IT and their financial infrastructure in parts of the world that are more difficult for law enforcement to trace and prosecute.”

A spokeswoman for Lloyds TSB thanked The Sunday Times for alerting it to the fact that some of its customers' details were for sale. “We invest heavily in sophisticated fraud-detection technology, which helps us identify potential fraud,” she said.

A spokeswoman for Visa said: “We will investigate the sites you have shared with us. We do take action to shut down sites selling illegally obtained details.”

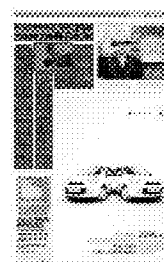




Scores of websites are selling stolen credit card details

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