Playing Paranoid to Paranoid about Payment

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HACKITO ERGO SUM

Why

- Been working in the payment industry for my work I tested a few prepaid cards and virtual cards.

- Then one of the virtual cards was interesting, I opened an account with that bank

Virtual CB spec

- you can generate as many cards you need

- you can setup a limit
  authorization will allow 2% more by design for CC

- the card will lock to the first merchant asking an authorization
  useful to detect marketplace sharing PAN

- the card is full 3D Secure
  useful for merchant requiring full liability shift

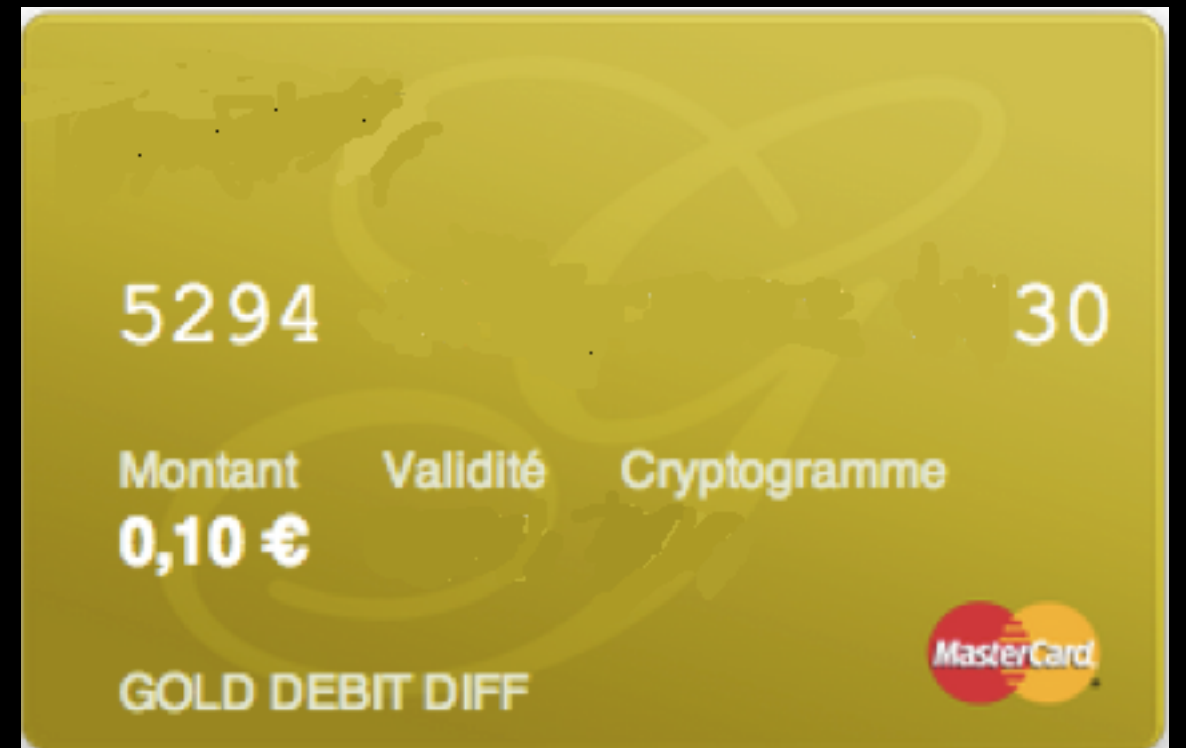- the card do present as an eCB to a prepaid card, but as a standard MasterCard

Idea

- Was to allow me to perform real payments for analysis

- And to pretend to be paranoid using my card on the internet

The Card

You get the card number
the end date and CVV/CVC
the maximum amount
limited to a 2% tolerance

5294   30

Montant   Validité   Cryptogramme

0,10 €

GOLD DEBIT DIFF

MasterCard

You can inactivate the card when you want, remember that authorized payments might be processed according to liability rules

So

- I was able to validate the spec expected from the card
  the bank wasn't publishing them

- determine how the payment authorization or pre-authorization was performed
  and this was great

Authorization Process

This was the very cool thing

- as soon the payment authorization is performed you can see on the card website

- the merchant details

- the authorization amount or if it's a pre-authorization or…

- that nothing was done !!!!

and then

- as I started not only using the card for Pro analysis

- I did analyze what happens when using the card for personal payments, using it for eCommerce and telephone payments

- and then…

Then

- Purchasing on a famous professional telephone accessory dealer by phone

- Seeing no authorization was done on the card for a few days

- Then a payment with 'CVV/CVC' was performed

- Great instead of asking a pre-auth the stored the number - although they say they aren't

and then

- Purchasing on a famous online coffe brand

- the payment was refused…

- testing again with a new card with a greater limit

- payment was accepted, but the authorization was 10% more, corrected before the payment was processed

Funny #orNot

- The French Digital Champion @babgi published a book recently - I decided to purchase it on an eLibrary
(I was willing to test something who wasn't payment)

- for 6,99€ I created a 7€ card my payment was refused - because

Why

- purchasing an ebook in France the store had to verify you're French, a Belgium or Swiss person isn't allowed to purchase it because of © and other IP rules

- so the merchant perform an authorization, then get from the payment platform the country of the card

- then if the card is from France validate the payment

But

- This merchant did something else, instead of validating the authorization into a payment

- He create a second authorization, breaking the limit of the card so payment was rejected

- If I would have purchased a lot of books on this website my card might have been over limit for others purchased because of the double authorization

- Because He implemented badly the country control

So

- Using a virtual card was a way to pretend to be paranoid as a game

- Then no I cannot imagine doing a payment without a virtual Card

- And I would love to have a physical card generating unique PAN number…

Thanks

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