

### Goodbye Memory Scraping Malware

Hold Out Till "Chip And Pin". Weston Hecker Security Expert With KLJ SKIMBAD



Systems Network Analyst/Penetrations Tester/President Of Computer Security Association Of North Dakota

## Who Am I What Do I Do What's the Talk About,

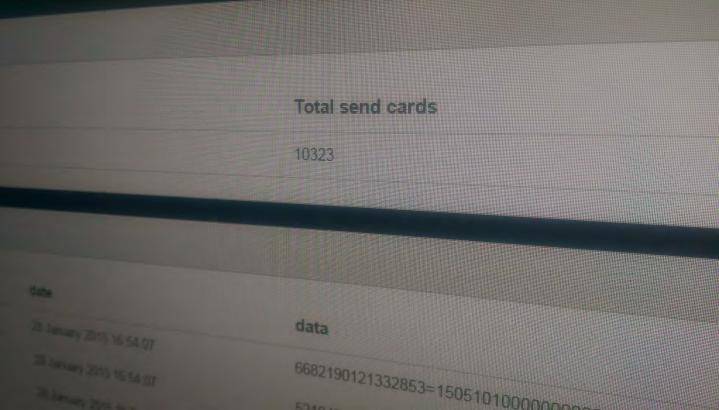
- About Me: Speaker at Defcon 22 Tons of Computer Certs, Computer Science/Geophysics
- About 11 years pen-testing, security research, Spoke at Defcon 22 Las Vegas on Burnerphone DDOS
- NERC, FFIEC, FISMA/NIST, ISO, GLBA and FDIC, Compliance audits HIPAA, Omnibus,
- Wrote custom exploits for obscure Internet service provider gear and PMS software.
- Tools of the trade "Fleet of Fake I phones" And now android variance.
- Co-writer of Skimbad Software Open source anti malware skimming software OPEN SOURCE. This talk today will be going of this new concept of protecting Data
- Pentesting for a living everything from banks, hospitals and ISP in the Mid-west. I live and work in North Dakota
- Security projects including Reverse engineering of malware and tracking software. Working on 911 Attack mitigation projects.

#### TEENSY 3.1 Container!!!



#### START THE DEMO !!!

- This will Run while I speak
- We will check the number at the end of the Presentation
- The Graphical demonstration version is available on Skimbad.com
- Source Code and EXE are Available on GitHub



# The problem of Data skimming malware/ Large Profile cases



#### Why do people skim data / how much does it cost



#### Why do people skim data / how much does it cost

		14225	DOMINION BANK	(Valid 26%)		
Yes	201	Canada, OH, COLUMBUS, 43240	TORONTO- DOMINION BANK	Barbarossa - WORLD (valid 26%) 🥑	4.21\$	
Yes	201	ELLINGHAM, 98226	TORONTO- DOMINION BANK	Barbarossa - WORLD (valid 26%)	4.21\$	+
Yes	201	ELLINGHAM, 98226	TORONTO- DOMINION BANK	Barbarossa - WORLD (valid 26%) 🥑	4.21\$	÷
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Ves	201	Canada MI	TORONTO-	Barbarosea - WORLD	4.215	

#### how its sold/used to defraud

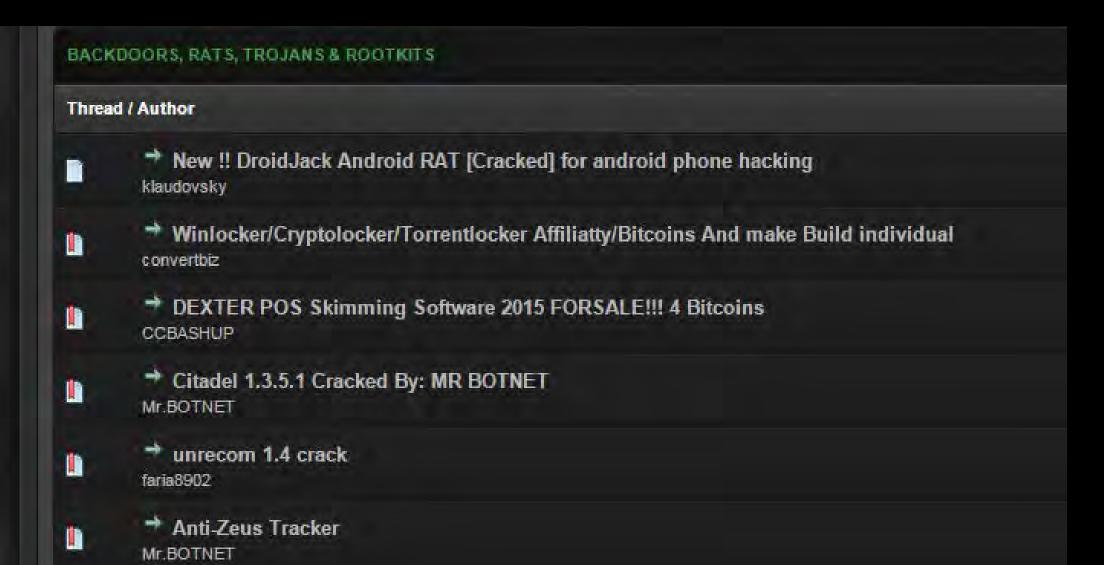
Bin	Card	Debit/Credit	Mark	Expires	Track 1	Code	Country	Bank	Base	Price	Cart
24337	MASTERCARD	CREDIT	STANDARD	05/15	Yes	201	<b>[•]</b> Canada, , , 0	CAPITAL ONE BANK (CANADA BRANC H) Dump or cc of this particular bank (BIN) cannot be replaced or refunded.	Canada Goose 🧿	14.58\$	+
2002	WISA VISA	CREDIT	CLASSIC	05/15	Yes	201	Canada, NY, PLATTSBURGH, 12901	TORONTO- DOMINION BANK Dump or cc of this particular bank (BIN) of be replaced refunded.	Barbarossa - WORLD (valid 26%)	3.37\$	+
2005	VISA VISA	CREDIT	YP	A				ORONTO- IINION BANK	Barbarossa - WORLD (valid 26%)	4.21\$	+
2005	WEA VISA	CREDIT	BU	X				ORONTO- IINION BANK	Barbarossa - WORLD (valid 26%)	4.21\$	+

#### how its sold/used to defraud

- Carding/ Ordering things online
- Duplicating cards and using them in stores.
- ATM Cashout runs / Pin Skimmed Data.
- Theft of resources / Gas Food.
- Theft of online services or Licenced materials / Digital Movies /subscriptions to sites.
- Using Card data to transfer money WU runs.



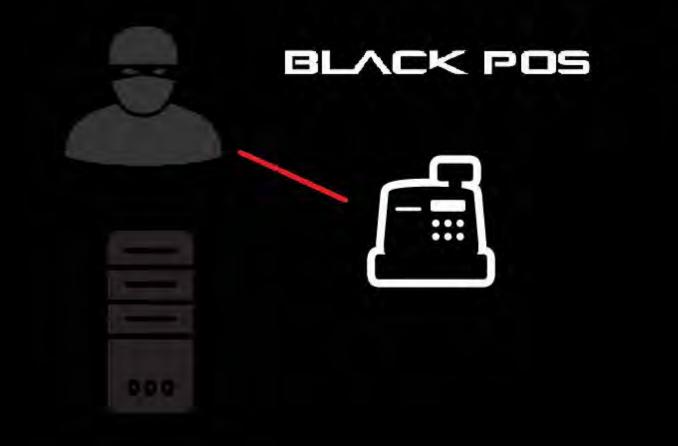
#### How batches of data are ex-filtrated and sold



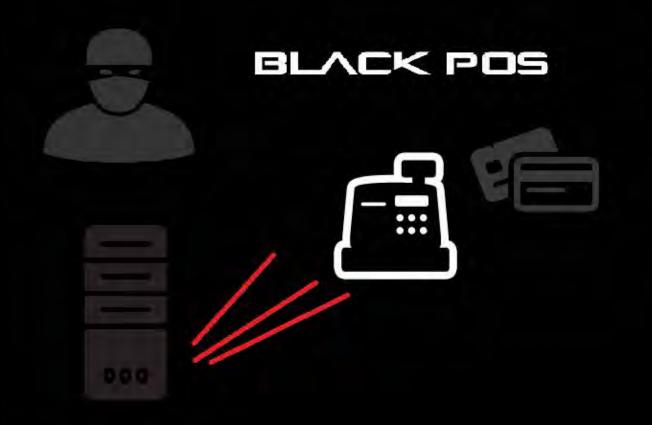
#### How batches of data are ex-filtrated and sold

- USB devices used to jump "Air" gapped or tighter security
- Use if spearfishing campaigns
- Software is loaded on to systems by classic hacking methods USB, HID.
- Batches are pull to servers most of the time using POST requests every time a card is found in memory the malware sends the data to a Dump
- Dumps are complied by BIN number and sold on carding pages price is determined by the banks usual Point of Sale and Debit limit.
- The validity rate is how many cards out of a 100 will work . Most batches sold on proper carding forums are 98% plus
- Two year old Target breach still has about a 10% validity Rate.

#### Initial POS terminal is breached and malware is loaded



### As cards are swiped they now are send to a Server where they will be sold online.



For the demonstration this all will be ran on one computer normally the POS is separate from the card catching Server.



For This Demo

#### BLACK POS

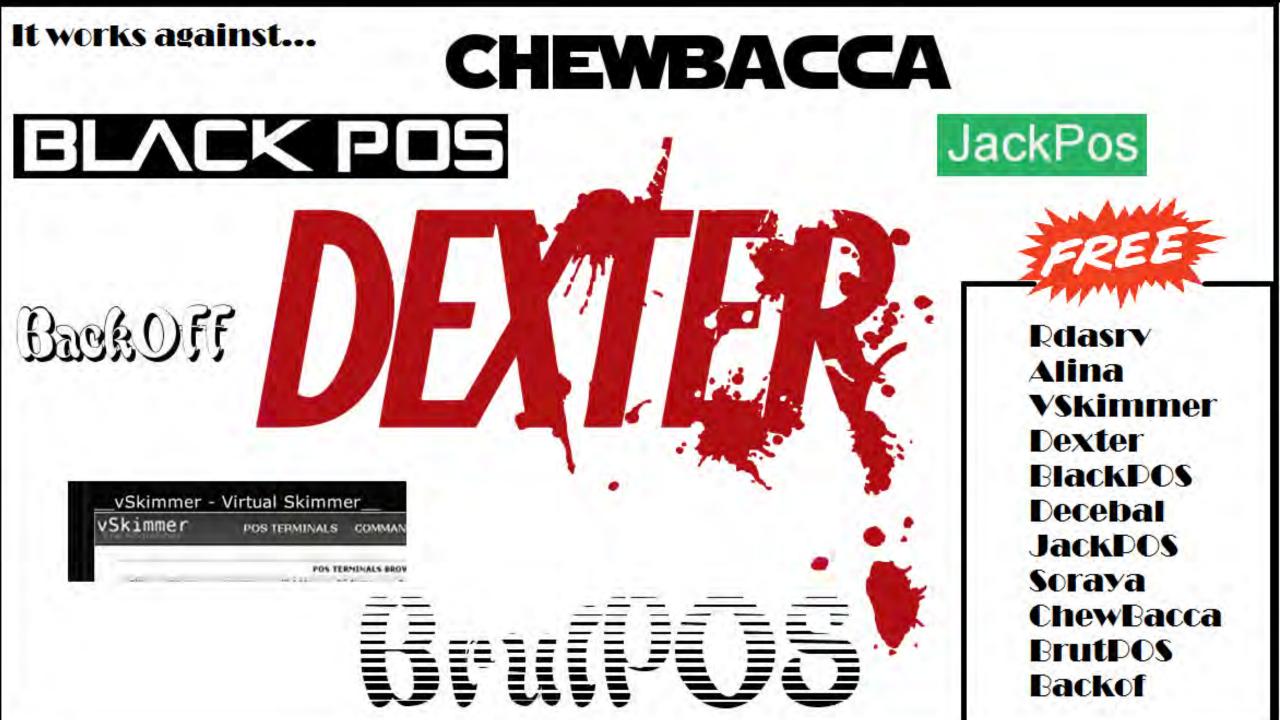


#### How does malware tell credit card data from other data

Bank Of SkimBad 4342 5712 3456 7891 Valued Customer

#### Most Search Memory Using Custom Search Algorithms

Bank Of SkimBad( Check Digit First & Digits are BIN # 4342 5712 3456 789 **Bank Identification Number** Valued Customer



#### Other uses EX. Malware research



#### II. The approach to stopping Breaches / the tool



#### what currently exists to stop skimming/data exfiltration



#### how this concept would make batches unusable



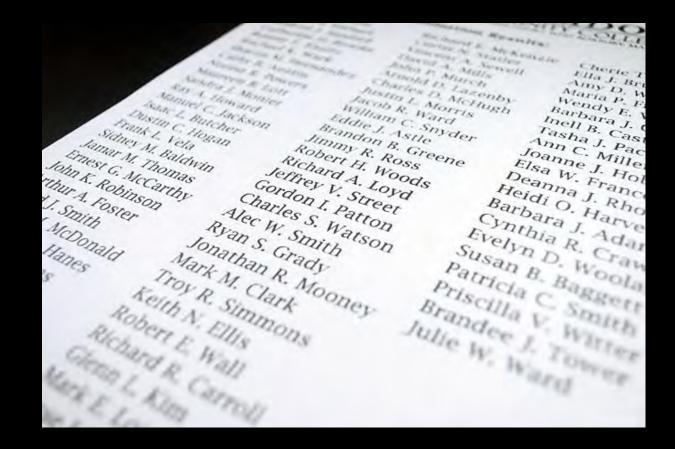
#### how are random credit cards made what are Bins

Bank Of SkimBad( Check Digit First 6 Digits are BIN # 4342 5712 3456 789 **Bank Identification Number** Valued Customer

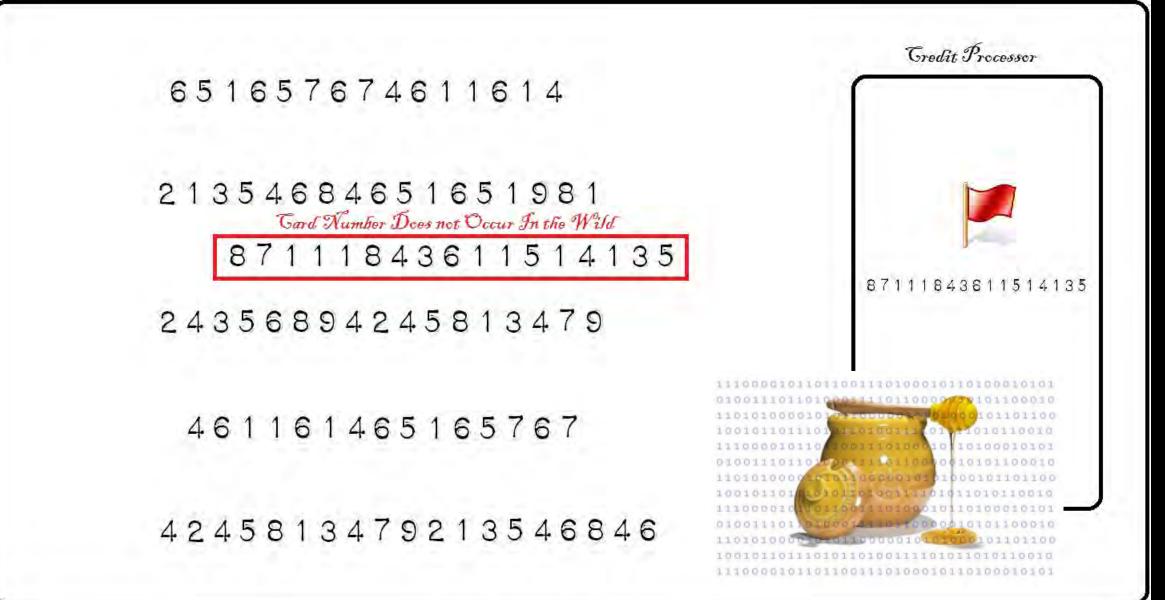
#### How random card numbers are made

Bank Of SkimBad( Check Digit First 6 Digits are BIN # 4342 5712 3456 78 **Bank Identification Number** Valued Customer

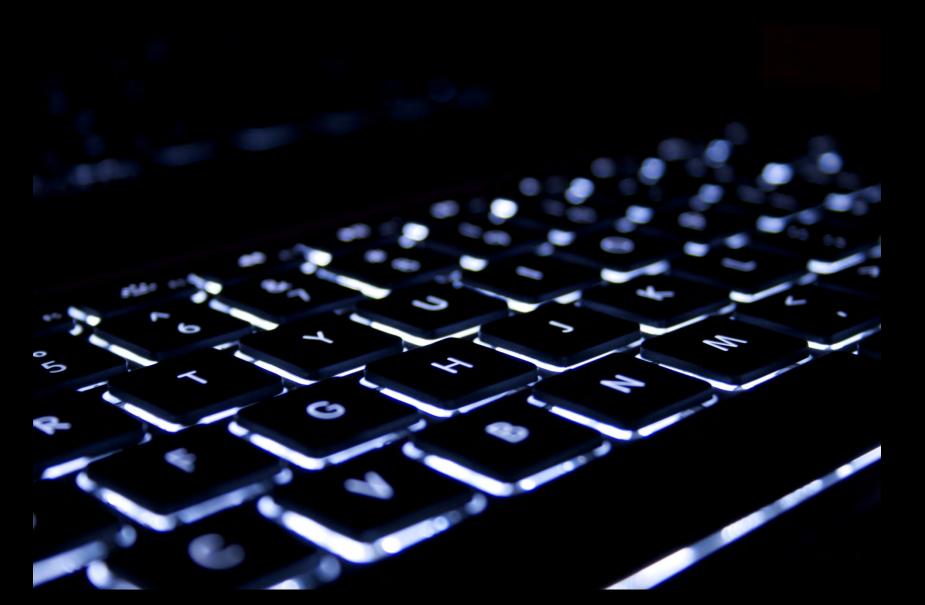
#### How it makes random names.



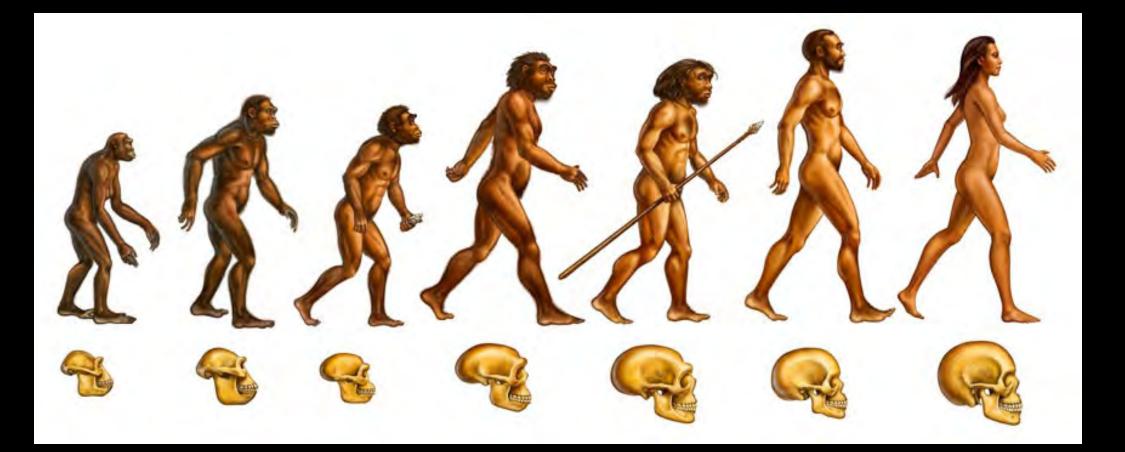
### Honeypot card numbers to let them know breach has occurred.



#### Anti-keystroke Catching



## III. How will malware evolve and how we will stay on top of it



### Malware gets smarter and detects BINs from area and other methods



#### watch dog portions (protection from malware)

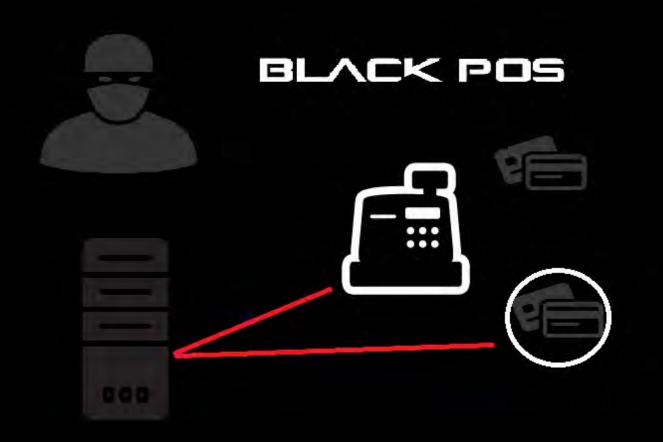


#### How to make batches look real

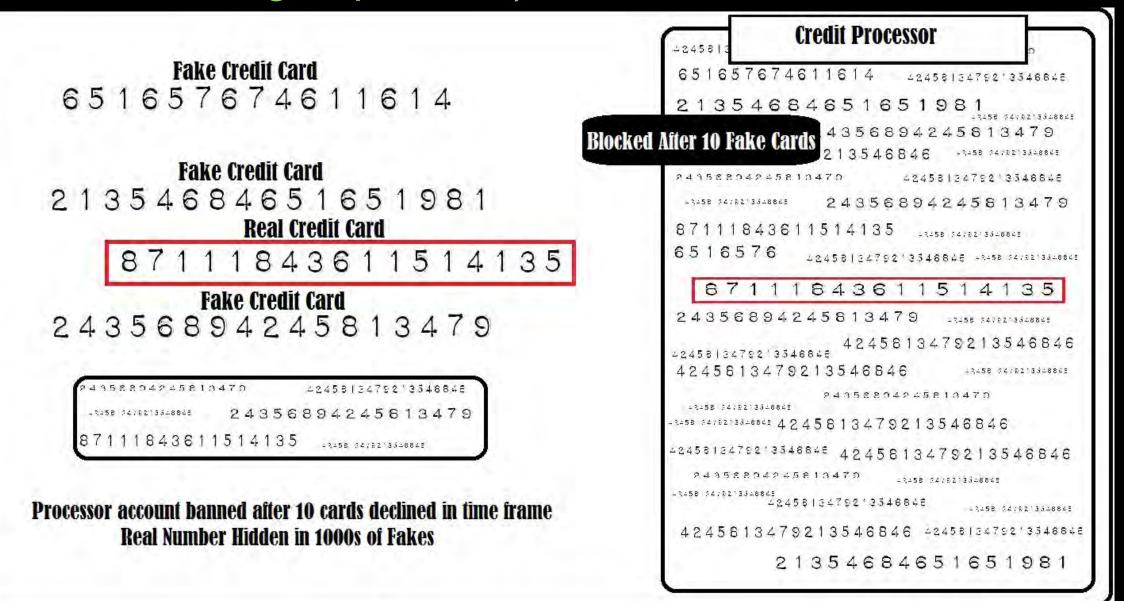
Fake Credit Card	-∸2458 651
651657674611614	21
	43458 34
Eako Gradit Card	4 2
Fake Credit Card	2435
21354684651651981	- 345B
Real Credit Card	871
87111843611514135	651
	8
Fake Credit Card	243
24356894245813479	2.40
	42453
	424
Fake Credit Card	- R-58
461161465165767	4345B (84)
	424581
	2.4
Fake Credit Card	-3458 34
4245813479213546846	424

Stolen Data Server	ຄ
651657674611614 42458134782	3348848
	4vD213348865
4245613479213546846	
24358804245818478 2245813478213	
-3458 54782 3348845 2435689424581	
87111843611514135	
871118436115141	
24356894245813479	3348845
4245813478213346848 4245813478213346848 4245813479213546846	46846
24358 54782 35-8845	
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4245818478213346848 42458134792135	46846
24358804245813470 -3458/2478213348845	
-9158 94982 3318845 42458 134792 * 3346846 -9158 84	/HZ 3318843
4245813479213546846 4245813478	2'334884E
21354684651651	981

#### The Legitimate Credit Cards are Covered with Fakes



### How to make fake batches (unscrubable no reversing of process)



#### Will Chip/Pin stop skimming ?



#### Software is Open Source Free Help make it better

There is no reason that this concept should not be built into every POS system



### **Conclusions:** Thanks for Listening

Questions Concerns? Special Thanks to: Tim Swartz, My Family, My Work Defcon Crew for approving my topic. Contact Information •Weston Hecker •Weston@skimbad.com •www.skimbad.com •Twitter @westonhecker @skimbadsoftware.