Chapter 7
Examining the Language of Carders

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ABSTRACT

The threat posed by a new form of cybercrime called carding—or the illegal acquisition, sale, and exchange of sensitive information—has increased in recent years. Few researchers, however, have considered the social dynamics driving this behavior. This chapter explores the argot, or language, used by carders through a qualitative analysis of 300 threads from six web forums run by and for data thieves. The terms used to convey knowledge about the information and services sold are explored in this chapter. In addition, the hierarchy and status of actors within carding communities are examined to understand how language shapes the social dynamics of the market. The findings provide insight into this emerging form of cybercrime, and the values driving carders' behavior. Policy implications for law enforcement intervention are also discussed.

INTRODUCTION

A great deal of research has explored the impact of technology on human behavior (Bryant, 1984; Forsyth, 1986; Holt, 2007; Melbin, 1978; Ogburn, 1932; Quinn & Forsyth, 2005). Individuals adapt their norms and behaviors in response to scientific and technological innovations. Eventually, new forms of behavior may supplant old practices, resulting in behavioral shifts referred to as "technicways" (Odum, 1937; Parker, 1943; Vance, 1972). Understanding technicways has significant value for criminologists, as offenders change their patterns of behavior due to evolving technologies (Quinn & Forsyth, 2005). For example, pagers, cellular telephones, and the Internet are increasingly used by prostitutes to attract and solicit customers (Holt & Blevins, 2007; Lucas, 2005). Embossing, scanning, and printing technologies have also been employed to improve the quality and volume of counterfeit credit cards (Mativat

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&Tremblay, 1997) and to develop counterfeit currency (Morris, Copes, & Perry-Mullis, 2009).

The Internet and computer-mediated communications, such as newsgroups and web forums, have also been adapted by criminals to exchange all sorts of information—almost instantaneously (Taylor, Caeti, Loper, Fritsch, & Liederbach, 2006). Computer hackers (Holt, 2007; Taylor, 1999), digital pirates (Cooper & Harrison, 2001; Ingram & Hinduja, 2008) and pedophiles (Quayle & Taylor, 2003) all utilize technology to communicate on-line across great distances, facilitating the global transmission of knowledge and resources without the need for physical contact.

Technology can also lead to the direct creation of new forms of crime and deviance (see Quinn & Forsyth, 2005). In fact, the ubiquity of computers and the Internet in modern society have led to the growth of criminal subcultures centered on technology (see Furnell, 2002; Taylor, et al. 2006). Few researchers have considered the development and structure of technologically-focused criminal subcultures, and what insights they provide on the nature of technology and crime. This study and this chapter attempt to address this gap in the literature by examining a new form of fraud called "carding" (see Holt & Lampke, 2010; Honeynet Research Alliance, 2003; Franklin, Paxson, Perrig, & Savage, 2007; Thomas & Martin, 2006).

The practice of carding involves obtaining sensitive personal information through computer hacks and attacks against networked systems, phishing, and other types of fraud and then selling this information to others (Holt & Lampke, 2010; Honeynet Research Alliance, 2003; Franklin et al., 2007; Thomas & Martin, 2006). Carding is a significant and emerging problem, as demonstrated by the recent arrest of members of an international group called the Shadowcrew, who sold at least 1.7 million stolen credit card accounts, passports, and other information obtained fraudulently (Parizo, 2005). Also in 2007, the TJX corporation reported that hackers compromised an internal database and stole at least 94 million customer credit card accounts (Goodin, 2007). The hackers responsible for this attack used the information obtained for their own profit and then sold some of the stolen information to others for their use (Vamosi, 2008).

Despite the significant scope and magnitude of the problem of carding, few researchers have considered the social dynamics driving this problem. To better understand this phenomenon, this chapter will examine the argot of carders.

Argot Defined

By definition, an argot is a specialized and secret language within a subculture (see Clark, 1986; Mauruer, 1981; Johnson, Bardhi, Sifaneck, & Dunlap, 2006). Argots are comprised of a variety of phrases, acronyms, and language, including commonplace words that develop special meanings--called "neosemanticisms," or completely new words—called "neologisms" (Kaplan, C.D., Kampe, H., & Farfan, J.A.F.,1990; Maurer, 1981). An argot is unique to a group and serves to communicate information to others, as well as highlight the boundaries of the subculture (Clark 1986; Einat & Einat, 2000; Hamm, 1993; Hensley, Wright, Tewksbury, & Castle, 2003; Johnson et al., 2006; Kaplan et al., 1990; Lerman, 1967; Maurer, 1981). Those who correctly use the argot when speaking to others may indicate their membership and status within the subculture (see Dumond, 1992; Halliday, 1977; Hensley et al., 2003; Maurer, 1981). This specialized language also functions to conceal deviant or criminal activities and communications from outsiders (Johnson et al., 2006; Maurer, 1981). Argots are traditionally spoken, yet few have considered the role and function of argot in deviant subcultures on-line.

Purpose of Chapter

This exploratory chapter examines the argot used by carders through a qualitative analysis of 300 threads from six web forums used by these individuals. The language used to convey knowl-