

### Credit card fraud

You don't want to be the common point of purchase

### Who am I?

Dan Wallis, fredden

Christchurch, NZ

@mrdanwallis, https://web.fredden.org/

I'm a sysadmin doing some web development.

Views are my own, et cetera.

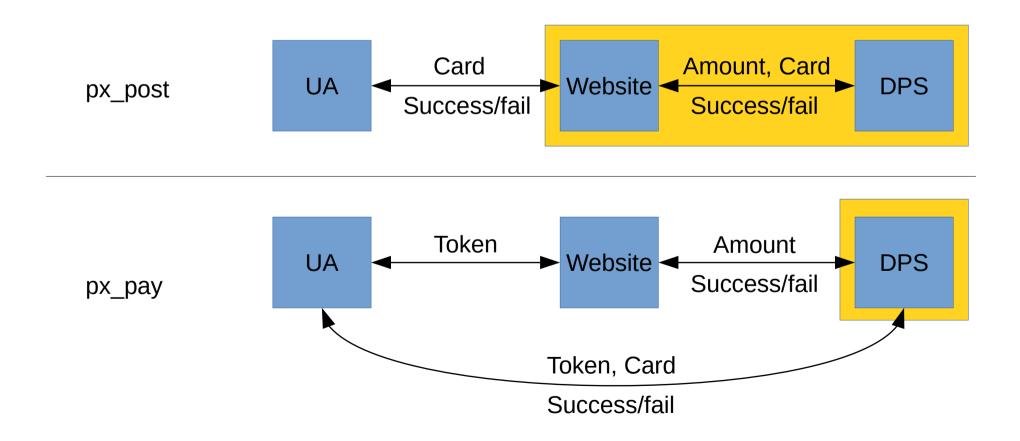
ISIG, OWASP, music, family

## E2 Digital, Harvey Cameron

- Agency
- Joomla, Magento, Silverstripe
- Hosting, PCI

## Payment Express (DPS)

px\_post, px\_pay, px\_fusion



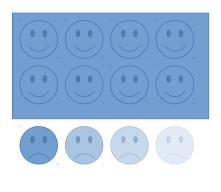
## Magento

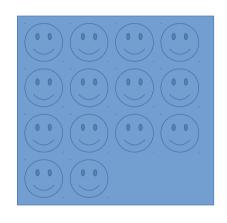
- Open-source shopping website framework
- PHP/MySQL "standard LAMP stack"
- Very complex

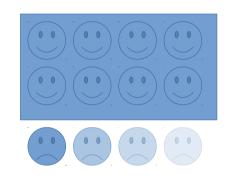
• Slow.

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

Vertical versus horizontal











One box

Web Files Database

Two boxen

Web Files

Small cluster

• TLS

Load balancer

Web
Files
Files

Small cluster

• TLS

Load balancer

Web

Web

Files

Bigger cluster

Load balancer
Load balancer

WebWebWebWebWebWeb

Files

Database

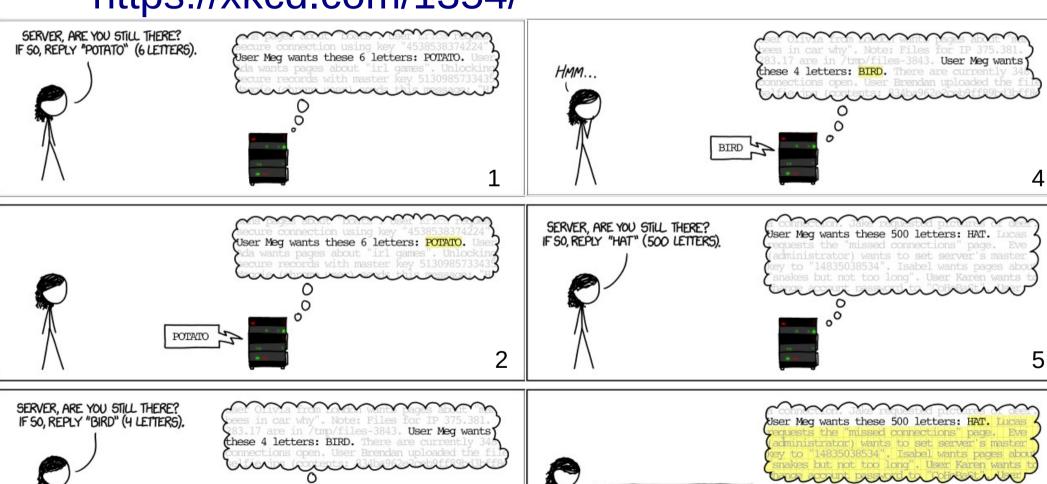
Database

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

### Heartbleed

- Peek into server's memory
- https://xkcd.com/1354/



HMT. Lucas requests the "missed connections" page. Eve (administrator) wan ts to set server's master key to "148 35038534". Isabel wants pages about "snakes but not too long". User Karen wants to change account password to "

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

## CDN

Insecure	
Base URL	http://www.example.org/
Base Link URL	{{unsecure_base_url}}
Base Skin URL	{{unsecure_base_url}}skin/
Base Media URL	{{unsecure_base_url}}media/
Base JavaScript URL	{{unsecure_base_url}}js/
	▲ Warning! When using CDN, in some cases JavaScript
	may not run properly if CDN is not in your subdomain
Secure	
Base URL	https://www.example.org/
	▲ Make sure that base URL ends with 'I' (slash), e.g. http://yourdomain/magento/
Base Link URL	{{secure_base_url}}
	Make sure that base URL ends with '/ (slash), e.g. http://yourdomain/magento/
Base Skin URL	{{secure_base_url}}skin/
Base Media URL	{{secure_base_url}}media/
Base JavaScript URL	{{secure_base_url}}js/
	Warning! When using CDN, in some cases JavaScript

onsecure	
Base URL	http://www.example.org/
Base Link URL	{{unsecure_base_url}}
Base Skin URL	http://cdn.example.org/skin/
Base Media URL	http://cdn.example.org/media/
Base JavaScript URL	{{unsecure_base_url}}js/
	▲ Warning! When using CDN, in some cases JavaScript
	may not run properly if CDN is not in your subdomain

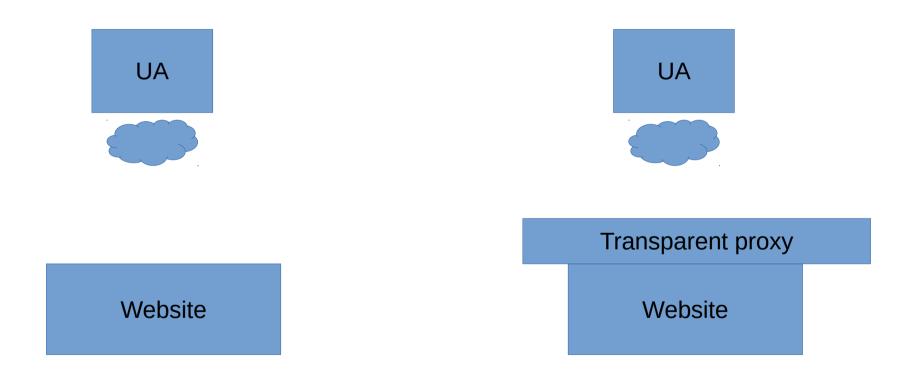
Secure	
Base URL	https://www.example.org/  Make sure that base URL ends with '/' (slash), e.g. http://yourdomain/magento/
Base Link URL	{{secure_base_url}}  ▲ Make sure that base URL ends with '/' (slash), e.g. http://yourdomain/magento/
Base Skin URL	https://cdn.example.org/skin/
Base Media URL	https://cdn.example.org/media/
Base JavaScript URL	{{secure_base_url}}js/ ▲ Warning! When using CDN, in some cases JavaScript may not run properly if CDN is not in your subdomain

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

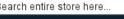
## Varnish & Turpentine

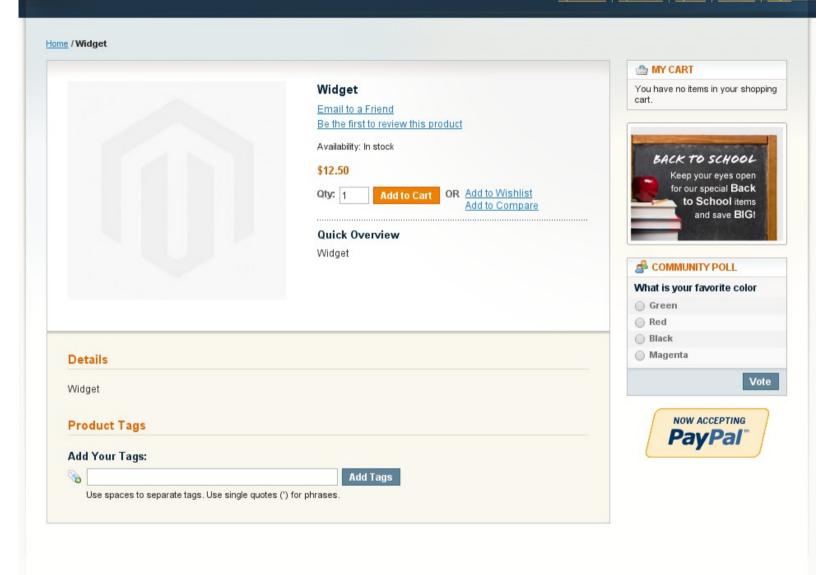
• TLS



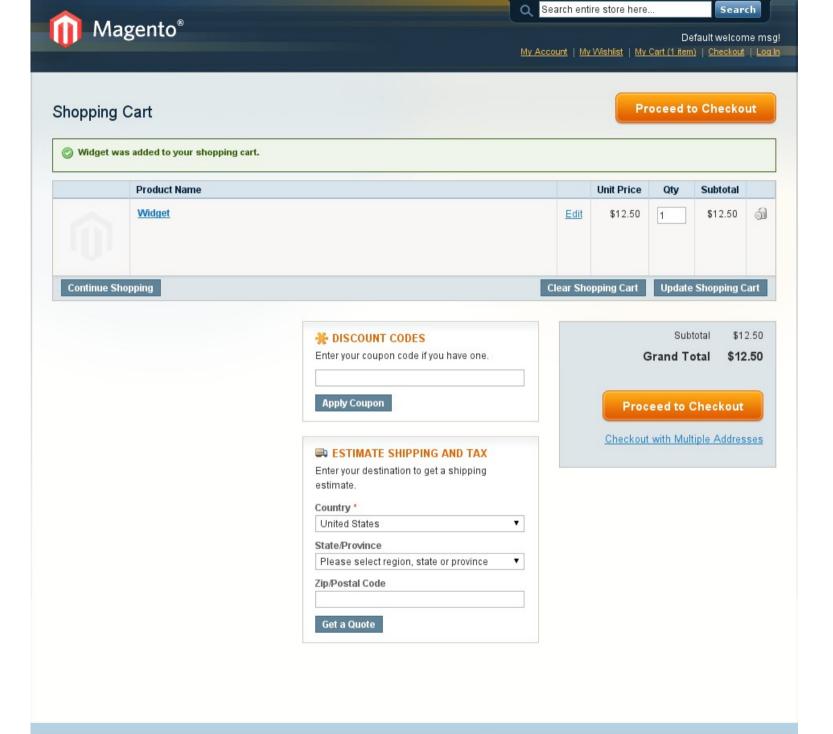
- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience





Magento<sup>®</sup>





#### YOUR CHECKOUT PROGRESS Checkout Billing Address Shipping Address 1 Checkout Method Shipping Method CHECKOUT AS A GUEST OR REGISTER LOGIN Payment Method Already registered? Register with us for future convenience: Please log in below: Checkout as Guest Email Address \* Register Register and save time! Password \* Register with us for future convenience: · Fast and easy check out . Easy access to your order history and status \* Required Fields Forgot your password? Login Continue 2 Billing Information 3 Shipping Information 4 Shipping Method 5 Payment Information 6 Order Review



Checkout		YOUR CHECKOUT PROGRESS
		Billing Address
1 Checkout Method		Shipping Address
2 Billing Information		Shipping Method
First Name *	Middle Name/Initial	Payment Method
Last Name *		
Company	Email Address *	
Address *		
City *	State/Province *	
Zip/Postal Code *	Please select region, state or province  Country *	
	United States ▼	
Telephone *	Fax	
Ship to this address     Ship to different address	s	
	* Req	quired Fields
		Continue
3 Shipping Information		
4 Shipping Method		
5 Payment Information		
6 Order Review		



#### Checkout YOUR CHECKOUT PROGRESS Billing Address | Change name name 1 Checkout Method company 2 Billing Information 123 Some Street Suburb 3 Shipping Information City, Oklahoma, 54321 United States First Name \* T: 555-5505 Middle Name/Initial Shipping Address Last Name \* Shipping Method Company **Payment Method** Address \* City \* State/Province \* Please select region, state or province • Zip/Postal Code \* Country \* • United States Telephone \* Fax Use Billing Address \* Required Fields ↑ Back 4 Shipping Method 5 Payment Information 6 Order Review

Default welcome msg!



My Account | My Wishlist | My Cart (1 item) | Checkout | Log In

#### Checkout

1 Checkout Method
2 Billing Information
3 Shipping Information
4 Shipping Method

Flat Rate
Fixed \$5.00

↑ Back

Continue

5 Payment Information
6 Order Review

#### YOUR CHECKOUT PROGRESS

#### Billing Address | Change

name name company 123 Some Street Suburb City, Oklahoma, 54321 United States T: 555-5505

#### Shipping Address | Change

name name company 123 Some Street Suburb City, Oklahoma, 54321 United States T: 555-5505

#### Shipping Method

**Payment Method** 



Default welcome msg! My Account | My Wishlist | My Cart (1 item) | Checkout | Log In

#### Checkout

- 1 Checkout Method
- 2 Billing Information
- 3 Shipping Information
- 4 Shipping Method
- 5 Payment Information

#### Credit Card (DPS PxPay)

After clicking Place Order in the next step you will be redirected to the DPS Payment Express website.



\* Required Fields

Continue

6 Order Review

↑ Back

#### YOUR CHECKOUT PROGRESS

#### Billing Address | Change

name name company 123 Some Street Suburb

City, Oklahoma, 54321

United States T: 555-5505

#### Shipping Address | Change

name name company 123 Some Street Suburb

City, Oklahoma, 54321 United States

T: 555-5505

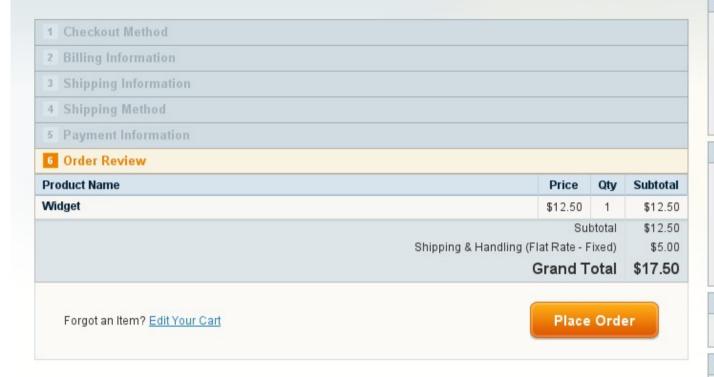
#### Shipping Method | Change

Flat Rate - Fixed \$5.00

Payment Method



#### Checkout



#### YOUR CHECKOUT PROGRESS

#### Billing Address | Change

name name company 123 Some Street Suburb City, Oklahoma, 54321 United States T: 555-5505

#### Shipping Address | Change

name name company 123 Some Street Suburb City, Oklahoma, 54321 United States T: 555-5505

#### Shipping Method | Change

Flat Rate - Fixed \$5.00

#### Payment Method | Change

Credit Card (DPS PxPay)



#### **Payment Checkout**

Amount: \$ 17.50 (NZD)	
------------------------	--

#### **Credit Card Payment**

Card Number:*	
Card Holder Name:*	
Expiry Date (MM/YY):* 01 ▼ 16 ▼	
Card Security Code: What is this?	
	Submit





### **Payment Checkout**

Amount: \$ 17.50 (NZD)

#### **Authorization Result**

Response: APPROVED

Card Type: Visa

Transaction Type: Purchase

Auth Code: 180659

Reference: 00000003175eed97

Next







Default welcome msg!



My Account | My Wishlist | My Cart | Checkout | Log In

#### Your order has been received.

#### Thank you for your purchase!

Your order # is: 100000003.

You will receive an order confirmation email with details of your order and a link to track its progress.

**Continue Shopping** 



You have no items in your shopping



Widget







### Checkout

#### LOGIN

Middle Name/Initial	
Email Address*	
State/Province*	
Please select region, ▼	
Country*	
United States ▼	
Fax	

#### **Shipping Method**

#### Flat Rate

Fixed \$5.00

Discount Codes 🚦

#### H

\$12.50 🕶

#### **Payment Method**

#### **CREDIT CARD (DPS PXPAY)**

After clicking Place Order in the next step you will be redirected to the DPS Payment Express website.



**Grand Total** \$12.50

**PLACE ORDER NOW** 

### **Payment Checkout**

### **Credit Card Payment**

Card Number:*		
Card Holder Name:*		
Expiry Date (MM/YY):* 01	16 ▼	
Card Security Code:	What is this?	
		Submit





### **Payment Checkout**

Amount: \$ 17.50 (NZD)

### **Authorization Result**

Response: APPROVED

Card Type: Visa

Transaction Type: Purchase

Auth Code: 180913

Reference: 00000003175ef5e6

Next





Default welcome msg!



My Account | My Wishlist | My Cart | Checkout | Log In

### Your order has been received.

#### Thank you for your purchase!

Your order # is: 100000004.

You will receive an order confirmation email with details of your order and a link to track its progress.

Continue Shopping

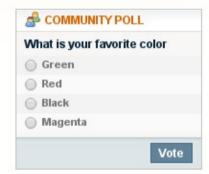


You have no items in your shopping



Widget





\$17.50 🕶

•



Default welcome msg! My Account | My Wishlist | My Cart (1 item) | Checkout | Log In

### Checkout

#### LOGIN

Name & Address

555-5505

Create an account for later use

Ship to this address

#### Middle Name/Initial First Name\* name Last Name\* name Email Address\* Company email@address.net company Address\* 123 Some Street Suburb City\* State/Province\* City Oklahoma Zip/Postal Code\* Country\* 54321 United States Telephone\* Fax

### **Shipping Method**

#### Flat Rate Fixed \$5.00

Discount Codes 🚦

### **Payment Method**

### **CREDIT CARD (DPS PXFUSION)**

Name	on	Card*

--Please Select--

Crec	dit C	ard T	ype*	

Credit Card Number	+

Expiration	Date*

Month	•	Year	,
IVIOTICIT		1 5 511	

### Card Verification Number\*

#### **Grand Total** \$17.50

### **PLACE ORDER NOW**

Default welcome msg!



My Account | My Wishlist | My Cart | Checkout | Log In

### Your order has been received.

#### Thank you for your purchase!

Your order # is: 100000004.

You will receive an order confirmation email with details of your order and a link to track its progress.

Continue Shopping

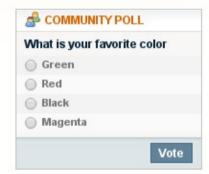


You have no items in your shopping



Widget





Login or Guest

Billing address

Shipping address

Shipping method

Payment method

Terms, Confirm Payment (px\_pay)

Done

Login or Guest

Billing address

Shipping address

Shipping method

Payment method

Terms, Confirm Payment (px\_pay)

Done

"One-step checkout"

Payment (px\_pay)

Done

AJAX

AJAX

AJAX

AJAX

Login or Guest

Billing address

Shipping address

Shipping method

Payment method

Terms, Confirm Payment (px\_pay)

Done

"One-step checkout"

Payment (px\_pay)

Done

AJAX

AJAX

AJAX

AJAX

AJAX

"One-step checkout" + px\_fusion

Done

AJAX

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Login or Guest

Billing address

Shipping address

Shipping method

Payment method

Terms, Confirm Payment (px\_pay)

Done

"One-step checkout"

Payment (px\_pay)

Done

AJAX

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**AJAX** 

"One-step checkout" + px\_fusion

Done

AJAX

AJAX

AJAX

AJAX

AJAX

Login or Guest

Billing address

Shipping address

Shipping method

Payment method

Terms, Confirm Payment (px\_pay)

Done

"One-step checkout"

Payment (px\_pay)

Done

AJAX

AJAX

AJAX

AJAX

AJAX

"One-step checkout" + px\_fusion

Done

AJAX

AJAX

AJAX

AJAX

AJAX\*

### Problem: Website is slow

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

### Problem: Website is slow

- Concurrent users
- Content Delivery Network
- Minimum page load time
- User experience

## Success

Website no longer "slow."

• Win!

• The end.

## It's never the end

## Problem: "website hacked"

Incident response

- SVN
- DB in staging & dev

## Credit card fraud

Common point of purchase

Load balancer

Load balancer

### Transparent proxy

Web Web

Web

Web

Web

Web

Web

Web

Files

Files

Database

Database

Database

## Credit card fraud

- Common point of purchase
- Single-use card

Login or Guest

Billing address

Shipping address

Shipping method

Payment method

Terms, Confirm Payment (px\_pay)

Done

"One-step checkout"

Payment (px\_pay)

Done

AJAX

AJAX

AJAX

AJAX

**AJAX** 

"One-step checkout" + px\_fusion

Done

AJAX

AJAX

AJAX

AJAX

AJAX\*

## Multi-factor

- Credit card details sent to web server
- Heartbleed to read these out of memory

### Lessons learnt

- Patch CVEs. Whose responsibility.
- Expect the unexpected from users.
- Staff attrition. Hand-overs important.
- Documentation of policy, process.
- Incident team, process.

# Thanks