

## **ABSTRACT**

Basically carding activities conducted by business transactions that most buying and selling online via the internet and then enter the payment type to the type of credit card and then when it was confirmed field players entering credit card information credit card information to others, so the bill will be credited to the account of others . There are several ways a person's credit card information, including the capture of information when someone enters into transactions involving the purchase on line, entered the retail sites that have not secured / security is not good, but there is more humiliating is cooperating with officials at the places serve the credit card transaction, for example hotels, so when someone make a payment by credit card, the officer had noted that credit card information and give it to the perpetrator.

This authentication system to implement a SMS sending command authentication as a conduit of information, in this case the information of the transaction. SMS messages sent are notifications when buyers make payment using credit card, this SMS will be sent directly to cell phone no credit card original owners, and buyers are requested to reply if they want to continue the authentication process of the transaction, the reply SMS in accordance with the format imposed by the site owner online trading.

Results from the application of this system is providing timely transaction authentication to the user and owner of the original credit card, so that transactions that occur will be desired by both sides, namely buyers and sellers. SMS authentication is given, has the format specified by the seller. This authentication system can perform authentication at the same time happened a few transactions in the same time, and the average time required for the provision of authentication is 13 seconds.

Keywords: carding, sms authentication