

## **ABSTRACT**

*Security side for issued product is one of the service given by a bank to its client in order to increase product quality and to attract new clients. One of the common product that offered by a bank is credit card with some security service like a blocked if the credit card is missed to avoid misuse of it.*

*New service that construct and will be offered in this final assignment more concern on preventing the misuse of the credit card over internet or usually called Carding. Prevention will be done by a the bank trough an authentication sms service trough SMS Gateway toward credit card holder if there was a transaction using the credit card.*

*The card holder should reply the authentication sms using a format that has been defined by the bank. If the authentication has been aggred then the credit card transaction could be continued and so the other side, if the authentication rejected then the transaction will be stopped.*

**Keyword : product, Credit Card, Carding, Internet, Bank, authentication sms, SMS Gateway**