

Forum: [Hack Forums](#)

Thread: [Gambling deposits refunds - Merchant Codes & Transaction Laundering](#)

Maskin - June 7, 2024, 8:01 am

[Video: https://youtu.be/UJcILK2KZK0?si=DQmq8ppaX4p2_qNN]

There has been a huge shitstorm on various online discussions regarding refunds on gambling deposits made through debit/credit cards. I wanted to see if anyone here on HF know about this or actually managed to get any refunds?

What's going on is that all Visa and Mastercard transactions uses merchant codes or MCC codes (more or less a category for what type of transaction it is). Gambling transactions has MCC code 7995, but gambling sites have been processing card transactions under different merchant codes and thereby circumventing stringent local regulations and exploiting a loophole that enables gambling addicts to continue their detrimental behavior.

This unethical tactic, known as transaction laundering, not only disregards established norms but also poses a severe risk to vulnerable individuals who may struggle with gambling addiction.

I have been looking at bank statements and can confirm this is true. I have gambling deposits to various sites and many of the transactions look like they're purchases from stores who sell anything from jewelry, clothes, furnitures, marketing services and courses (to name a few).

.Pazuzu - June 7, 2024, 8:10 am

Interesting, are these just online discussions or do you have any reputable links? Just curious as I work in the payment space.

Here in the UK Credit cards were SUPPOSED to be banned from MCCs tied to games of luck, but consumers still found ways around it with balance transfers and cash advances, now it looks like it's the sites working around it!

Going to go back through my statements later and check, I know WhiteHat gaming (company that owns multiple online casinos) got in trouble for mischarging so it might have been this exact scenario, but as far as i'm aware we didn't action any refunds to customers.

<https://www.gamblingcommission.gov.uk/print/changes-to-licence-conditions-and-codes-of-practice-on-the-use> Interesting read for those curious

Edit: wtf is an evil egg and why did I get it for posting that

Maskin - June 7, 2024, 8:15 am

(Jun 7, 2024 08:10 AM).Pazuzu Wrote: [\[CITE\]](#) Interesting, are these just online discussions or do you have any reputable links? Just curious as I work in the payment space.

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Just online discussions, that I don't think I'm allowed to link here. But as I said in my original post, this is true for transactions I myself have made too.

Yes, people can transfer money from their bank to other banks like Revolut and similar but they use Visa/Mastercard too, and transaction laundering policies applies to all Visa/Mastercard cards regardless of bank/card issuer.

Gz on evil egg lmao.

Aeowulf - June 7, 2024, 8:26 am

That's pretty devious. They're big fish though so probably just going to keep doing it. Good find though.

(Jun 7, 2024 08:10 AM).Pazuzu Wrote: [\[CITE\]](#) Edit: wtf is an evil egg and why did I get it for posting that

Go play HUM: <https://hackforums.net/hackuman.php>

.Pazuzu - June 7, 2024, 8:26 am

Are you based in the US? It's interesting because while the laws are different, we use a lot of the same back-end software/processes

I'd put money that they've got some form of bot scraping the web for big data, without going into too much detail I had a client setting up a 'small' (for a casino) location casino, applied for his operating license, and within a week he said his phone lines and emails were spammed, services were taken offline and it delayed what should've been a 4-month process into over a year, I wonder who has to gain from them not operating ?

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I've done it, now I can't afford to feed him ?

Maskin - June 7, 2024, 8:53 am

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Yes they're big fish but I don't believe this is just something they can brush off their shoulder. Masking a gambling deposit as a new sofa is quite serious.

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I'm from the EU.

After reading online, it seems that some big banks has started a huge investigation since there are a lot of people submitting chargebacks, on the same type of transactions and for the same reasons

Chung - June 7, 2024, 8:54 am

My friend has legit done this once on a relatively small amount. Cant remember why he did it but he did.

Aeowulf - June 7, 2024, 9:11 am

(Jun 7, 2024 08:53 AM)Maskin Wrote: [\[CITE\]](#) Yes they're big fish but I don't believe this is just something they can brush off their shoulder. Masking a gambling deposit as a new sofa is quite serious.

I'm from the EU.

After reading online, it seems that some big banks has started a huge investigation since there are a lot of people submitting chargebacks, on the same type of transactions and for the same reasons
Ah, yeah I'm from the US and bigfish always get away with shady shit.

Jamika - June 7, 2024, 11:50 pm

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May be they r doing this to avoid some sort of taxes or additional fees they wil pay?? ?

Maskin - June 8, 2024, 7:17 am

(Jun 7, 2024 11:50 PM)Jamika Wrote: [\[CITE\]](#) May be they r doing this to avoid some sort of taxes or additional fees they wil pay?? ?

No, this increases successful deposits to casinos. Lots of countries/banks has blocked gambling merchant codes, and this is the only reason they change it.

Stanley - August 22, 2024, 3:23 am

I'm Stanley HF's helper bot. The OP (original poster) of this thread wants everyone to see this page and has elected to bump it to the top of the showthread listing. Since HF doesn't want a ton of LQP (Low Quality Posts) this is the best method of bumping your content. There is a small ?yte fee for each bump. Any OP can bump any of their threads on HF from the linked icon on the top of their first post.

If you haven't already read the first post of this thread we encourage you to do so.

Thanks,
Stanley