* R e n e g a d e L e g i o n *

CBI General Information Text

by

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- -

Part One: What Is Credit Bureau, Incorporated?

As many of you know, CBI is a credit reporting agency, or credit bureau. It keeps the credit history of millions of Americans on file. Our friends at CBI have been kind enough to make this information available to the public for a moderate annual fee. If you are cheap, or if you just want to learn how to hack CBI, "you have come to the right place."

Part Two: The CBI Account.

A CBI account follows this general format:
3 Numbers, 2 Letters, 2-5 Numbers, a dash{-}, followed by
a letter and a number.

A sample might look like this: 123ab4567-a1.
or: 123ab4567-a1,bc,d.

Either way is acceptable. The `bc,d' is not necessary.

Part Three: Connecting To CBI.

When calling CBI, I suggest you use at least one outdial if you know for sure the account you have is valid. If you are going to be hacking accounts, use at least three outdials. I don't suggest calling direct, even if the dialup is local to you. If you don't know why, you don't deserve to be reading this text.

CBI runs at either 300 baud, or that oh-so-technologically advanced 1200 baud. This means you will need a 300 or 1200 baud outdial for the NPA containing the CBI dialup. Make sure your terminal program is set at E-7-1. I also find it easier to work at half-duplex, because CBI does not echo a thing you type. So, if you connect with full-duplex, and don't see your account appearing on the screen, don't call your local P/H BBS and post twenty messages saying, "N0thInG i tYpE aPPeArS 0n tHe sCrEEn aT CbI!!!!!!!!!!!!1!!1!1!!!!!!!!!!!!!111!!!!!!!!!!!!" (Note: the exorbitant amount of exlamation points is a sign of the loser's complete and utter idiocy.) Another thing I find useful is just to have my capture log running as I work. This saves you the trouble of having to write everything down, and it also serves as a good reference.

Currently functioning CBI dialups are:

```
*[201/984-6297] Newark, New Jersey
*[503/226-1070] Portland, Oregon
 [612/341-0023] Minneapolis/St. Paul, Minnesota
 [713/591-8100] Houston, Texas
*[804/466-1619] Norfolk, Virginia
 [916/635-3935] Sacramento, California
```

The starred numbers I have not verified.

Keep in mind some CBI accounts are only valid on certain dialups. They still serve any part of the country, you just can't use them on every dialup. I have found CBI accounts that work on more than one dialup, so it can't hurt for you to try. The worst thing you will get is a message saying it's NOT VALID ON THIS PHONE NUMBER or something. If you are hacking accounts and get this message, try the account that yields the message on different dialups. Maybe you'll "get lucky".

CBI also has voice dialups. These numbers are provided for those "Social Engineers" out there. I have not verified these.

```
[201/842-7500] Newark, New Jersey (Equifax Credit Information Services)
[617/932-8163] Boston, Massachusetts (CBI)
```

Part Four: Applied Password Use: Pulling Info.

Use is fairly straightforward. When you connect to CBI, hit Control-S (^S) twice, then <RETURN> (<CR>) twice. You should get a message that reads:

    (ND)PLEASE SIGN-ON

At this point you should enter the password. Make sure when you enter the password that you include a period at the end. This is very important; if you neglect to type the period, you won't get in. Type the password: "123ab456-a1." then hit CONTROL-S, and a <CARRIAGE RETURN>. The ^S is the CBI "wakeup" command. CBI doesn't respond to regular <CR>s. If you ever think CBI should be doing something, and it has just frozen, hit ^S. Chances are this will solve the problem. Anyway, you will then get a message telling you to

    WC5E - PROCEED

This is when the fun begins. You decide you want to know your next door neighbor's credit history. Here is what you do:

    NM-SMITH,ALAN,S. <CR>
    CA-157,MAPLE,ST,YUTZVILLE,NY,10011. <CR>
    ID-SSS-012-34-5678. ^S <CR>

This is, of course, based on the assumption that your subject's name is "Alan S. Smith" and that he lives at 157 Maple Street in Yutzville, New York, 10011, and that his Social Security Number is 012-34-5678. Keep in mind, the ID-SSS line is not necessary, but it is necessary if you are to distinguish between Alan S. Smith, Jr. and Alan S. Smith, Sr. Wait a moment. The report will pop up.

You may want to hunt someone down from a Post Office Box. If this is the case, replace the above CA- line with this:

    CA-418#,POB,,YUTZVILLE,NY,10011.

If you only have the subject's Social Security Number, type

    DTEC-012-34-5678. ^S <CR>

This will give you a name and address to enter in the above format.

Part Five: A Sample CBI Report.

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S A M P L E   C B I   R E P O R T

Note: All information in this report is fictional, including the ACCOUNT NOs and the BUS/ID CODEs.

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```
*SMITH,ALAN,S   SINCE 04/00/75  FAD 10/21/89           FN-700
 157,MAPLE,ST,YUTZVILLE,NY,10011,TAPE RPTD 10/89
 68,PENN,ST,NOWHERE,IA,50055
 SEX-M,MAR-M,DEPS- 2,AGE-38,SSS-012-34-5678
01 ES-WALMART CORP
02 EF-MCDONALDS RESTAURANTS

*SUM-01/85-01/91,PR/OI-NO,FB-NO, ACCTS:11,HC$6-1600, 3-ONES.

*INQS-450DC81 02/24/89,178BB20089 02/06/89.

*   BUS/ID CODE  RPTD  OPND  H/C TRMS  BAL  P/D RT 30/60/90+MR  DLA/ACCOUNT NO
03 S*178BB34860 11/90 05/85  500 171   521  139 R5 01 01 01 66 1234567890123456
        PREV HI RATES:  R4 10/90, R3 09/90, R2 08/90
   CLOSED ACCOUNT
   AMOUNT IN H/C COLUMN IS CREDIT LIMIT
04 I*178CD8712  10/90 03/89  123 123   123      O1            003/88  048286423
05 I*342IH34    10/90 12/85 1600       500 1600 R9 00 00 03          462642892
        PREV HI RATES:  R5 11/88, R5 10/88, R5 09/88
   CHARGED OFF ACCOUNT
   AMOUNT IN H/C COLUMN IS CREDIT LIMIT
06 I*905PZ82    11/90 12/86  700         0  390 R9 00 00 00 16    3482684629331
        PREV HI RATES:  R9 03/89, R9 02/89, R9 01/89
   CHARGED OFF ACCOUNT
   AMOUNT IN H/C COLUMN IS CREDIT LIMIT
07 U*178BQ282   10/90 01/85            231  231 R9 00 00 03    4560337134046711
        PREV HI RATES:  R5 04/90, R5 03/90, R4 02/90
   CHARGED OFF ACCOUNT
08 I*956BB115   10/90 05/86 1100         0      R9 00 00 03          714827012
        PREV HI RATES:  R5 05/90, R5 04/90, R5 07/89
   CLOSED ACCOUNT
09 I*178AC10870 07/90 05/87  123 123   123  123 R9                 38812604654
   CHARGED OFF ACCOUNT
10 A*906OC69    01/90 10/87              0      O5 00 00 01 09 01/90 4906124373
        PREV HI RATES:  O5 04/89.
   COLLECTION ACCOUNT
   PAID-CREDIT LINE CLOSED
11 I*906OF259   12/89 11/87    6         6    6 O9 00 00 02       3724962236703
        PREV HI RATES:  O5 11/89, O5 10/89, O9 02/89
12 I*416DC1577  11/88 11/87  300                R1 00 00 00 12   32134882735921
   SETTLEMENT ACCEPTED ON THIS ACCOUNT
   CHARGE
13 I*421DC4566  07/89 10/87  401       390  372 R9 00 00 01      18736847728634
        PREV HI RATES:  R9 02/89, R9 01/89, R5 12/88
   CHARGED OFF ACCOUNT
   CHARGE
```

```
&
END OF REPORT    CBI AND AFFILIATES  -  01/30/91              SAFESCANNED

::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::
                   E N D   S A M P L E   C B I   R E P O R T
::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::
------------------------------------------------------------------------------
::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::
                      S A M P L E   D T E C   R E P O R T
::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::

M1 OF 1  NM-SMITH,ALAN,S  CA-157,MAPLE,ST,YUTZVILLE,NY,10011,10/89
   FA-68,PENN,ST,NOWHERE,IA,50055  ES-WALMART CORP
     SS-012-34-5678  AGE 38&

END OF REPORT    CBI AND AFFILIATES  -  01/30/91

::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::
                  E N D   S A M P L E   D T E C   R E P O R T
::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::::
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Part Six: Making Sense Out of All That Shit.

SMITH,ALAN,S - is the subject's last name, first name, and middle initial.

SINCE 04/00/75 - I imagine this is how long they've had a file on the subject. (Since April, 1975).

On the next line is his address- his current address is listed first, and his past addresses are listed underneath.

SEX-M is pretty self explanatory. (It indicates he is a MALE. Jeez.)

MAR-M is the subject's marital status (single, married, widowed, divorced).

DEPS- 2 is the number of dependants the subject has. A dependant is most often a son or daughter of the subject who is still under 21.

SSS-012-34-5678 is the subject's Social Security Number.

ES- is the subject's current employer.

EF- are his past employers, listed in order, from most recent to least recent.

SUM-01/85-01/91 indicates that the report is a summary from January 1985 to January 1991. This really just tells you how far back in time the report covers.

PR/OI-NO - Public Record/Other Information. This indicates whether or not the subject has been involved in any court cases (Public Record), and how those cases turned out (usually that is what Other Information is.) Obviously, the NO indicates the subject has not had any legal involvement during the period which the report covers.

FB-NO - Firm/Business. I assume this signifies the subject is not a business.

ACCTS:11,HC$6-1600 tells you that there are 11 entries listed below, and that the credit limit (or amount loaned, in the case of a loan) ranges from $6 to $1600.

3-ONES - This tells you the credit rating. The "3" indicates that there are 3 of the following type ("ONES" in this case). The more "ONES" a subject has, the better his rating. This particular person has a lousy credit rating. Out of 11 accounts, only 3 are ONES. There can also be TWOS, THREES, FOURS, et cetera, up through NINES. NINES are incredibly bad; the more of these the subject has, the worse his credit rating is. ZEROS indicate that the account was too new to be rated at the time the creditor last reported.

INQS - This line tells what creditors have checked on the subject's credit. While interesting, it is more of a hassle than anything. You see, when YOU pull the subject's info, a little line will be added saying that your hacked account pulled the file. Now, this won't look funny until the subject reports fraudulent charging on his card. Then, CBI may check on who has pulled the guy's info. When they see that The First National Bank of Ethiopia has pulled his info, they will know something is up. They will probably call the First National Bank of Ethiopia and say, "Did you pull this dork's info?" And of course they'll say "No." Actually, I've made more out of this than it's worth. Anyway, the most recent credit check is listed first, and then it works backwards. It lists the ID CODE and the date the file was pulled.

The next line contains the headings for the columns that fall under them.

BUS/ID CODE is the CBI account (minus the password) of the creditor that holds the subject's credit card, loan, or whatever. In front of the actual ID CODE, there is a letter and an asterisk (*). The letter signifies what type of account it is. A - Authorized, C - Co-maker, I - Individual, J - Joint, S - Shared, T- Terminated, U - Undesignated. Consult your Local Library to find out what each type of account is. This isn't really relevant to what you are after.

RPTD - The last time the creditor reported on the subject.

OPND - tells when that account was opened.

H/C - you will notice throughout the report that the "AMOUNT IN H/C COLUMN IS CREDIT LIMIT". On a loan, this column reports the amount loaned.

TRMS - clarifies the terms of a loan. Usually in the case of a credit card, this column is blank. A "48M" in this column indicates that the amount in the H/C column will be paid back over a period of 48 months, or four years. In such a case, the number in the MR column subtracted from the 48 will tell you how many more months the subject has to go before paying off that loan.

BAL is an abbreviation for BALANCE OWING. This is how much of the credit limit (on a credit card) has been used, or how much of the loan has been paid back. On a credit card entry, the BAL subtracted from the H/C is how much the subject is authorized to spend.

P/D- Past Due. Every month, a minimum amount of money is due on your credit card payment. This may be as little as 10% of the total amount due. Now, the credit card company would be damned happy to see you only pay the minimum amount, because then they can charge interest on every thing you owe. But, if you do not pay this minimum amount (say you pay $75 out of a $100 minimum), then $25 will be PAST DUE. It isn't good to owe money thta

RT - Rating. This column gives the credit rating for that particular account. An 'R' means the account is a revolving or option payment plan, an 'I' means it is an installment payment plan, and an 'O' means it is an open account. Consult your library for definitions. The number following it is the credit rating for that account. Remember, a '1' is good, and a '9' is really bad. The number of '1's here should match the number "X" in "X-ONES" on the first line.

30/60/90 - the number in the 30 column means that the subject has been between 30 and 59 days delinquent on his payment that many times. If a "2" is in the 60 column, this indicates that the subject has been between 60 and 89 days late with the minimum payment twice during the number of months in the MR column. A number in the 90 column would indicate that the minimum payment has been over 90 days past due "X" number of times.

+MR - Months Reviewed. Indicates how many months thave been reviewed. (Obviously.) Say you have a "1" in the 30 column, and a 49 in the MR column. This indicates that the subject has been 30-59 days late with the minimum payment in the past 49 months. It's not really too hard to understand.

DLA/ACCOUNT NO - This column contains the credit card numbers. Visa and Mastercard both have 16 digits. American Express (Amex) has 13 digits. DLA is the Date Last Activity. If there is a date in this column, it is NOT a credit card expiration date, it is telling you the last time that account was active.

PREV HI RATES - This indicates the past ratings of the account on the date listed.

Explanation of the DTEC report:

"1 of 1" means that the first report of one is being listed. Remember, no two people have the same Social Security Numbers. NM is the subject's name. CA is the subject's current address. The date at the end of this line should match the most recent date on the address line in the subject's full report. The FA line lists former addresses. The ES line lists the subject's current employer. Following this is the subject's Social Security Number, which you must have already had to get the DTEC report. And lastly, the subject's age.

Part Seven: Practical Use of CBI.

You may have a question now, "Whose file do I pull?" You want to pull the file of someone who is rich. Usually Lawyers and Doctors will fit the bill. Look in the Yellow Pages under "Lawyers" and "Doctors" and find the names of some upper class bastards. You can use your local White Pages to cross-reference and get their home addresses. From here, you call CBI, and pull their file.

Once you get the file, look in the DLA/ACCOUNT NO column. Find all the 13 and 16 digit numbers. 16 digit numbers starting with "4" are Visas. 16 digit numbers starting with "5" are Mastercards. 13 digit numbers starting with "37" are American Express. The first four digits of the card number signify the bank that issued the card. A list is supplied below, taken from the Narc Infofile #7, Update A. Thanks to Htaed for this. I have not done any work toward verifying these myself, either.

```
VISA
----
4428  Bank of Hoven
4128  Citibank           CV
4271  Citibank           PV
4929  Barclay Card       CV  (from England)
4040  Wells Fargo        CV
```

```
4019  Bank of America    CV
4024  Bank of America    PV or CV
4019  Bank of America    Gold (This card looks like a CV but without a CV after
                                the expiration date)
4678  Home Federal
4726  Wells Fargo        CV
4036
4561
4443
4833
4424  Security Pacific National Bank
4428  Choice Visa    [Citibank(Maryland)]???
4070
4735
4673
4044
4050
4226  Chase Manhattan Bank
4605
4923
4820
4048                     CV
4121  Signet Bank        CV
4368


Mastercard
----------
5419  Bank of Hoven
5410  Wells Fargo
5412  Wells Fargo
5273  Bank of America             Gold
5273  Bank of America
5254  Bank of America
5286  Home Federal
5031  Maryland Bank of North America
5326
5424  Citibank
5250
5417
5215
5204
5465  Chase Manhattan Bank
5411
5421
5329  Maryland Bank of North 5308
5217
5415
```

5291 Signet Bank

American Express

3728   GOLD
3713   Regular
3732   Regular
3737
3782   Small Corporate Card
3731
3724
3742
3727
3787   Small Corporate Card
3726
3766
3734
3749
3763
3710
3718
3720
3739

At this point, your rendezvous with CBI is complete. Write the credit card number you obtained, and the subject's basic info in your notebook. Destroy the CBI report you have- there's no need to have evidence sitting around.

Part Eight: Getting the CBI account.

Okay kids, here's the hard part. Actually, it's not very hard at all. Just time consuming. First, you have to find an ID CODE. You know, the part of the account BEFORE the dash. Remember, the part following the dash is the password. To get the ID CODE, go trashing at a car dealership. You should find some printed out reports. On these reports (they should look like what I supplied above), you will find the "usernames" in the BUS/ID CODE column, and in the INQS line. All you have to add to this ID CODE is the password (obviously). Remember, the password is a letter and a number. So, say your ID CODE is 123ab4567. When CBI asks you to PLEASE SIGN ON, you begin hacking. Two common passwords are -c2 and -c3. So, the first two things you try to enter should be "123ab4567-c2. ^S <CR>" and "123ab4567-c3. ^S <CR>". If neither of these work, start at "123ab4567-a1." and work to "123ab4567-z9." If I don't find something by the time I get through -d9, I will usually pick another ID CODE and start over. You can do it however you like.

The lazy way to do this is hang around on QSD with the sex freaks and see if you can find someone who will trade with you. Chances are you'll get screwed, because almost everyone there is a leech. They'll either give you something fake, or nothing at all. If you want to trade, there are more trustworthy and knowledgeable people on Lutzifer.

Part Nine: ID CODEs.

This section is a list of ID CODEs for you to hack on. This list is taken from The Ghost's file on CBI, because I am too damn lazy to make up my own list.

426DC33	465IG14	444BB7072	906ON259	906ON267
906BB5130	458ON2792	906BB206	444FP289	882AN137
444FS1399	843BB342	404BB539	404DC21	496ON747
496BB82	404CG94	426DC1577	401BB4880	872BB213
444FS1381	728BB10420	905BB587	496ON598	426BB756
426BB3859	444BB3469	444BB3626	444BB5605	444FP2137
906FA26	906BB115	906BB40	906FM6418	447FS844
906BB289	496ON291	901BB5101	906FM6335	496ON218
458ON3022	402RE30375	426CG544	872BB31	872BB205
444BB143	444BB6173	444FM11838	458ON3014	155ON44
905ON1497	444ZB361	496ON648	444BB5654	496BB587
906CG2913	444BB5704	416FM2092	444BB465	444BB5282
444BB5308	444BB5290	404FF262	906FF278	906FF260
404FF1039	404FF825	906FF252	426DC561	181FS320
444FA483	906FA34	163DC2280	444BB2719	163BB17526
404HZ141	444AN1082	444ZB00577	906DC185	444DC10639
906DC193	444JA591	906DC151	444DC49	405BB280
801ON119	801BB2942	496BB74	496FM271	426BB238

426BB541	426BB1895	426BB2406	444BB804	444BB3253
444BB9466	906OC99	404BB3483	444BB1315	444FM12285
805BB2492	906DC656	444FA848	444BB6173	444BB1869
444YC1311	444BB6363	444BB6496	444BB564	444BB3436
444BB952	891BB186	496ON44	444AN2452	444CS315
906DC29	444DC510	905DC3081	180BB19097	444CG377
496FZ45	404TZ19	444AN4177	906DM10	403DC1426
496DC319	496DC20	444KI54	606OC10587	414BB917
906FA67	444FA814	444BB5035	444BB9466	444BB978
444BB2248	444BB1182	444BB4491	444ON366	444ON200
444ON358	444ON341	404HF375	444AN4491	496FS380
404BB182	155ON85	163BB19418	444ZB668	801ON1182
444BB2958	444BB1331	465ZB134		

I haven't collected these myself, so I don't know if they all are valid. But, what the hell, this is free, isn't it? Who are YOU to complain?

Part Ten: We're Done.

I hope you have enjoyed my text. This file is the first in a series of informational files written by me. I owe a few thank-yous to various members of the Renegade Legion, various members of SoC, Owsley, The Gypsy, The Ghost (for the ID CODEs), Htaed (for the Bank IDs), and Merchant, who supplied me with a decent portion of this information.

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Original Distribution Sites:

(516) The Demon's Crypt
(617) The Grapevine
(617) The Infinity Well
(617) The Night Elite
(617) The Works BBS

Internet Distribution (FTP sites):

mars.ee.msstate.edu
chsun1.uchicago.edu
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