

CBIMAN.TXT

RELEASED ON 10/01/91

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M A N U A L O F O P E R A T I O N S
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Written by Video Vindicator  
Additional Info from /<ludge  
Special Thanks to All CBI Employees

## INTRODUCTION

Welcome to The Complete CBI (Equifax) Manual. This file is both a compilation of information from both me (Video Vindicator), /<ludge, and The White Rider. The object of this file is to disband all the mis-information all over the place concerning CBI, and to help new users to use this service to the peak of it's potential. CBI can be a very powerful tool if used properly, and it can also be close to worthless if you don't know what you are doing, or are doing it improperly. This file also has three sister-files, Equifax Info (by /<ludge), and Carding My Way (1 & 2) as well as the CBI Account and Merchant directory (all by me). These files are all very useful reading as well, and do contain some info which it just wasn't fesable to include.

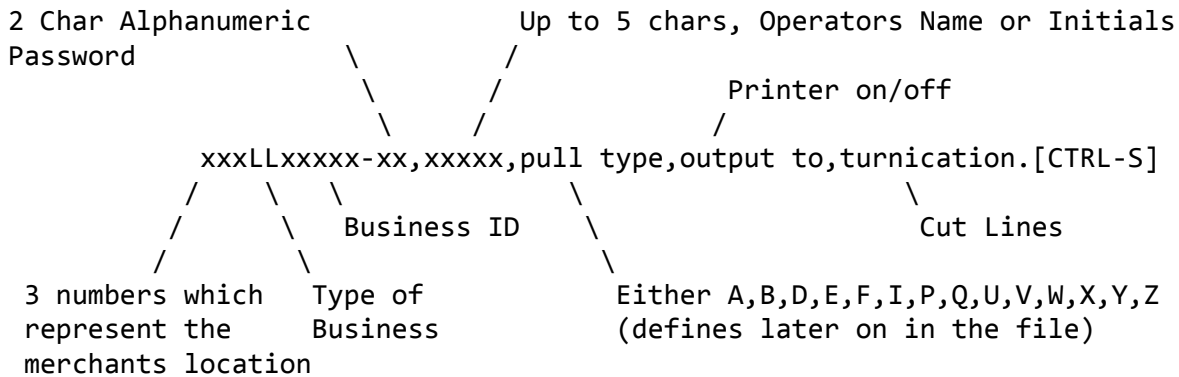
Once again it's time to go for my disclaimer, and I must point out that I speak only for me, and not for /<ludge (he can speak for himself quite well you know). I don't care how you use this info, as long as it's in some sort of illegal or immoral way. I do not solicit or condone the legal uses of this system, and or this file.

## A BASIC OVERVIEW OF THE ACCOUNT

CBI accounts all follow a certain pattern, and by learning this pattern you

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can maximize the effects of your pulls, and cover your activities as much as possible. For example, it's is alot more uncommon for a Hospital to pull the person's file who's out of state, whereas a Collection Agency would do this without anyone noticing. Here's a general idea of the account format:



Here's some examples of what a real account would look like:

444AN1923-ZX,JT,P,,3. 162BB44911-P8,LH,E,A,3. 906ON201-R1,MT,DZ,,3.

These, of course, aren't valid, but they give you the idea of the setup of the accounts. Every time you pull up someones credit history, your list of accounts (but not passwords) will grow, and can be utilized when the current account dies.

The First group of 3 numbers represent the state that the company originates from, and their basic geographic location in the state. There can be many 3 number identifiers for each state, and they aren't in any real order, so 111 & 113 might be Wyoming, while 112 might be Oregon. They are alot like Social Security numbers, and only expand when needed. Currently they span only from 139 to 906, but 907-999 have been left open and initialized, which would lead me to believe they plan to have to expand into their sometime in the future.

The second group of 2 chars represent whatever type of company this may happen to be. Below is a current list of all the ones I have compiles, although this is updated in my file quarterly:

| ID                             | COMPANY TYPE | ID                              | COMPANY TYPE |
|--------------------------------|--------------|---------------------------------|--------------|
| == - =====                     |              | == - =====                      |              |
| AA - (?) Equifax Non-Members   |              | AN - Car Dealerships            |              |
| AT - Car Tires                 |              | AU - (?) Auto Wholesalers       |              |
| AZ - (?) Car Leasing           |              | BB - Bank-Related Accounts      |              |
| CG - Clothing Stores           |              | CS - UNKNOWN                    |              |
| DC - Department Stores         |              | DM - (?) Catalog Store CC's     |              |
| DV - UNKNOWN                   |              | DZ - UNKNOWN                    |              |
| FA - Auto Manufaturing Loans   |              | FC - Federal Credit Unions      |              |
| FF - Financial Services -Loans |              | FM - Home Mortgage              |              |
| FP - (?) Secured Loans         |              | FS - (?) Savings Bonds          |              |
| FZ - Student Loans             |              | HF - Furniture/Appliance Stores |              |

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|                                |                               |
|--------------------------------|-------------------------------|
| HT - UNKNOWN                   | HZ - UNKNOWN                  |
| IG - Insurance Companies       | JA - Jewellery Stores         |
| KZ - UNKNOWN                   | LH - UNKNOWN                  |
| LP - Paint Stores              | LY - UNKNOWN                  |
| LZ - UNKNOWN                   | MH - Hospitals                |
| MZ - (?) Medical-Related       | OC - Oil (Gasoline) Companies |
| ON - Non-Revolving CC's        | PA - UNKNOWN                  |
| RE - Real Estate Companies     | RA - Apartment Complex's      |
| RZ - UNKNOWN                   | SM - Motorcycle Dealers       |
| UE - Utilities -Electricity    | UG - Utilities -Natural Gas   |
| UT - Phone Services (Like MCI) | VC - City/County Lawsuits     |
| VF - UNKNOWN                   | XZ - UNKNOWN                  |
| YC - Collection Agencies       | ZB - Credit Bureaus           |
| ZR - UNKNOWN                   | ZS - UNKNOWN                  |
| ZW - UNKNOWN                   | ZZ - UNKNOWN                  |

The ones with a (?) before the type means that I am not sure that it is this type of company, but that it is my best guess. Some are still listed as unknown because I have not gotten enough information on them in order to formulate a good guess. By using this list you can target certain companies, and find exactly what you want to appear to be.

The Business ID number is a 1 to 5 character number that simply represents which store or business it happens to be. This is of no real value to us, other than for reference. Later on in the file I will cover this more completely, since it is the real heart of the account, other than the password.

Following the Business ID is a dash (-) and then a 2 character alphanumeric (meaning it can be either numbers or letters) which is the accounts password. If the account dies, and you wish to continue using it, it is always possible to just hack out the new one, since only these two chars changed.

Next is the operators name or initials. In most cases this is the operators initials (so John Doe would be JD), although in some rare cases it is actually a name (so John Doe might be JOHN). Some companies have fixed operators, and this will have to be hacked as well, although some do not, and anyones initials can be put here without detection. One default initial setting is 'MC', so I would recommend using it when the proper one is not given with the rest of the account information.

Ok, here's the most important part of the account (aside from the password), this specifies what type of credit report you want, and/or what format you would like it in. Here's a list of the types that can be used, and a brief description as well as an example pullup:

#### THE TEST SUBJECT

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Our test subject will be Kelly J. Kramer. Here is what you would see at the top of each pull, no matter how you did it:

* 102 CREDIT ACCOUNTS REPORTING SERVICES
1333 N 27TH BOX 20661 BILLINGS MT 59109 406/252-6375

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*KRAMER,KELLY,J,,SHARON SINCE 10/03/90 FAD 09/18/91 FN-218
 2501,8TH,RD,HUNTLEY,MT,59037,DAT RPTD 09/91
 BOX 90,PO,,WORDEN,MT,59088,DAT RPTD 10/90
 4707,CHRISTENSEN,,BILLINGS,MT,59101,DAT RPTD 02/91
 BDS-06/28/67,SSS-517-80-1543

The first piece of information you get is the specific place the database is located, and the subsidiaries name; in this case 'Credit Accounts Reporting Services', located at 1333 North 27th Box 20661, etc... Next is the persons last name, then first, middle initial (or name if on file), and then a space for Jr, Sr, etc, then finally the spouses name (if any), in this case Sharon. SINCE means when the file was originally created, and FAD means the last time the file was accessed by someone else. The FN represents the file number, but at this point it's only useful for reference. The next three lines represent the last three addresses, from most recent to oldest, and the last date the subject was reported at it. The final line (which is not always there) will show the date of birth (BDS), and Social Security Number (SSS). In some cases it will only tell you the persons age; if this happens then try pulling the file by one of the other methods. Now onto the specifics...

THE LETTER A

~~~~~

The Letter A simply stands for [A]lert, and is usually not a standalone (term is explained later). It will tell you if anything in the report is something you should take extra note of.

\*SUM-10/90-08/91,PR/OI-NO,FB-NO, ACCTS:2,HC\$2000-9580, 2-ONES.  
 INQUIRY ALERT - SUBJECT SHOWS 9 INQUIRIES SINCE 06/91

-----  
 \*INQS-IAR AFFIRM 613RZ00140 09/18/91 DAT EMPL 613RZ00140 09/18/91  
 AFFIRMATIV 613RZ140 09/18/91 IAR INTEGR 613BB01199 09/04/91  
 DAT EMPL 613BB01199 09/04/91 F INT BILG 898BB387 09/03/91  
 INTEGRATEC 613BB1199 08/15/91 GREEN TREE 613FP15698 07/29/91  
 F INT BILG 898BB387 06/10/91 GRNTREE 896FM24 02/21/91  
 BANK ONE 674BB1065 10/03/90 &

END OF REPORT EQUIFAX AND AFFILIATES - 09/18/91

Ok, the \*SUM line will also remain mostly the same, although I will include it in each of the methods, as a point of reference. SUM stands for Summary from begining date to last updated date. PR/OI means whether or not the person has other files open, such as a lien on their house, a legal judgement, etc. FB means whether or not the information was gathered from another credit service. It is not uncommon to see a file with an inquiry from either TRW or Trans Union since they all reference through eachother when in doubt. Next is ACCTS, which

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tells you how many open accounts they currently have, followed by the amount added to the amount owed thus equalling their High Credit Limit... I don't mean for it to sound harder than it is, but here's basically what it looks like:

$$\$2000 + \$9580 = \$11580$$

The \$2000 is the amount they have paid off, the \$9580 is the amount they owe, and the \$11580 is their High Credit Limit. If the amount paid off is \$0, then the next number is the High Credit limit, and not the amount owed. Following this is a number, followed by a one, two, three, etc on up to nine. The number (typed) represents the number of accounts, where the number (written) represents their certain payment history. A one means they pay within 30 days, two means 60 days, three means 90, etc. eight means a repossession (voluntary or otherwise), and a nine means you can only DREAM of owning a Visa again.

Ok, now you see the 'A' in action, it alerts you to the fact 9 companies have pulled up her account since June of 91 (6/91). These usually look pretty bad, but inquiries rotate off in around a year or two. Now let's take a look at the inquiries...

They are set up this way, the company abbreviation, the company account, and then finally the date the file was pulled by the specific organization. If the merchant name abbreviation is preceded with a 'IAR', then it means it was a pullup of their Inquiry History. If it is replaced with a 'DAT EMPL', then this means the company is planning on employing this person, and did an employment pull.

That concludes the file, and it is then stamped with the same generic ending and dated (wow, much like my gfiles!)

## THE LETTER B

The letter B asks for a [B]alance to be listed, sort of an easier way to see exactly what the person's High Credit, amount past due, and current balances are. Here's an example pullup:

\*SUM-10/90-08/91,PR/OI-NO,FB-NO, ACCTS:2,HC\$2000-9580, 2-ONES.

INQUIRY ALERT - SUBJECT SHOWS 9 INQUIRIES SINCE 06/91

|             | PAST DUE | HIGH CREDIT | BAL  |
|-------------|----------|-------------|------|
| GRAND TOTAL | 0        | 11580       | 9682 |

|                                      |                                |
|--------------------------------------|--------------------------------|
| *INQS-IAR AFFIRM 613RZ00140 09/18/91 | DAT EMPL 613RZ00140 09/18/91   |
| AFFIRMATIV 613RZ140 09/18/91         | IAR INTEGR 613BB01199 09/04/91 |
| DAT EMPL 613BB01199 09/04/91         | F INT BILG 898BB387 09/03/91   |
| INTEGRATEC 613BB1199 08/15/91        | GREEN TREE 613FP15698 07/29/91 |
| F INT BILG 898BB387 06/10/91         | GRNTREE 896FM24 02/21/91       |
| BANK ONE 674BB1065 10/03/90          | &                              |

END OF REPORT EQUIFAX AND AFFILIATES - 09/18/91

It is pretty much self explanatory, so you can figure it out yourself.

#### THE LETTER D

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The letter D turns on the online [D]irectory, which then gives you the phone number (if available) for every company listed in the pullup. This file is not a standalone and must be used in a group. Here is an example of what you would see added to the file:

* MEMBER #	COMP. NAME	TELEPHONE	* MEMBER #	COMP. NAME	TELEPHONE
148BB917	BK1-DAY-VI	513-4491492	898BB49	F INT BILG	406-2555000
613RZ140	AFFIRMATIV	612-4718501	898BB387	F INT BILG	406-2555000
613FP15698	GREEN TREE	406-7287560	896FM24	GRNTREE	406-7287560
674BB1065	BANK ONE	513-4494933			

&

You should be able to figure out just what this means... Account/Name/Number, boy, nothing could be simpler.

THE LETTER E

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The letter E is for [E]mployment pulls, which are supposed to be for employment verification only. The only significant difference between this and P is the fact this removes all the account numbers from the file. These pulls are preceded with this:

\*\*PERSONA-FILE FOR EMPLOYMENT PURPOSES\*\*

then continue on like a normal pull like we've seen, except now we see this added:

|                                      |       |       |      |     |     |     |    |    |     |                |
|--------------------------------------|-------|-------|------|-----|-----|-----|----|----|-----|----------------|
| * FIRM/ID CODE                       | RPTD  | OPND  | H/C  | TRM | BAL | P/D | CS | MR | EOA | ACCOUNT NUMBER |
| BK1-DAY-VI*148BB917                  | 07/91 | 10/90 | 2000 | 10  | 217 |     | R1 | 09 | I   |                |
| AMOUNT IN H/C COLUMN IS CREDIT LIMIT |       |       |      |     |     |     |    |    |     |                |

|                    |       |       |      |     |      |  |    |    |   |  |
|--------------------|-------|-------|------|-----|------|--|----|----|---|--|
| F INT BILG*898BB49 | 08/91 | 06/91 | 9580 | 259 | 9465 |  | I1 | 01 | J |  |
|--------------------|-------|-------|------|-----|------|--|----|----|---|--|

&

END OF REPORT EQUIFAX AND AFFILIATES - 09/18/91

What this represents is this, the FIRM/ID code is simply the name of the merch and their account number. RPTD is the last date the specific account was used, or in other words RePorTeD. Then is the date the account was OPeNeD, followed by the [H]igh/[C]redit, which in the case of credit cards is their limit, then the term, which represents how long they have had the specific account, or

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what the monthly payment is. BAL is plainly the current BALLance (as of the last date reported), then the P/D (or Past/Due) area. CS is the rating and type of account, MR refers to the Months Reviewed, ECOA refers to the type of account (Individual, Authorized, etc), and finally Account number, where the magic numbers would be.

## THE LETTER F

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The letter F sets up the file or account area in a little different way, which is a bit easier to read and follow. The terms are all the same, the configuration is just a bit different... Notice now we recieve the full visa number for the first account. I don't mean the COMPLETE visa number since this specific bank cuts off the last 4 digits of the card, so if it was a 16 digit, we would get 12, or a 13 digit (like this case), we get 9...

*SUM-10/90-08/91,PR/OI-NO,COLL-NO,FB-NO, ACCTS:2,HC\$2000-9580, 2-ONES.

INQUIRY ALERT - SUBJECT SHOWS 9 INQUIRIES SINCE 06/91

FIRM / IDENT CODE	CS	RPTD	LIMIT	HICR	BAL \$	DLA MR (30-60-90+)	MAX/DEL
ECOA/ACCOUNT NUMBER		OPND	P/DUE	TERM		24 MONTH HISTORY	

BK1-DAY-VI*148BB917	R1	07/91	2000	---	217	07/91	09
I/4384xxxxxxxxxx		10/90	---	10			

REVOLVING TOTALS			2000	---	217		
			---	10			

F INT BILG*898BB49	I1	08/91	---	9580	9465	07/91	01
J/1000xxxxxxxxxxxx		06/91	---	259			

INSTALLMENT TOTALS			---	9580	9465		
			---	259			

GRAND TOTALS			2000	9580	9682		
			---	269			

THE LETTER I

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The letter I is for [I]dentification, which is what this file pull is used for. It does not create an inquiry into the file, but only displays the name, last 3 addresses, DOB and SSN. One note of this; if when you pulled the person with P and it only listed the age, try with I and you usually will get the full date of birth.

## THE LETTER P

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The letter P is for [P]rimary, since this is the most commonly used method of pulling someone's stats. P Pulls look just like an A pull with a E pull (except account numbers ARE listed this way). Here's a complete P pull-

* 102 CREDIT ACCOUNTS REPORTING SERVICES
1333 N 27TH BOX 20661 BILLINGS MT 59109 406/252-6375

*KRAMER,KELLY,J,,SHARON SINCE 10/03/90 FAD 09/18/91 FN-210
2501,8TH,RD,HUNTLEY,MT,59037,DAT RPTD 09/91
BOX 90,PO,,WORDEN,MT,59088,DAT RPTD 10/90
4707,CHRISTENSEN,,BILLINGS,MT,59101,DAT RPTD 02/91
BDS-06/28/67,SSS-517-80-1543

*SUM-10/90-08/91,PR/OI-NO,FB-NO, ACCTS:2,HC\$2000-9580, 2-ONES.

*INQS-SUBJECT SHOWS 6 INQUIRIES SINCE 06/91
IAR INTEGR 613BB01199 09/04/91 DAT EMPL 613BB01199 09/04/91
F INT BILG 898BB387 09/03/91 INTEGRATEC 613BB1199 08/15/91
GREEN TREE 613FP15698 07/29/91 F INT BILG 898BB387 06/10/91
GRNTREE 896FM24 02/21/91 BANK ONE 674BB1065 10/03/90

* FIRM/ID CODE RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER
BK1-DAY-VI*148BB917 07/91 10/90 2000 10 217 R1 09 I 4384xxxxxxxxxx
AMOUNT IN H/C COLUMN IS CREDIT LIMIT
F INT BILG*898BB49 08/91 06/91 9580 259 9465 I1 01 J 1000xxxxxxxxxxxx
&

END OF REPORT EQUIFAX AND AFFILIATES - 09/18/91

THE LETTER Q

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The letter Q is for In[Q]ueries, and what this lists is simply the persons stats along with all the inquiries on file. You will rarely have occasion to use this type of pull, since it's standard in all the others.

## THE LETTER U/V/W/X

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I have not been able to find very much as far as the way in differences between these types of pulls. They all essentially list this before the file, and then follow it with a P pull.

D.A.S. SCORE (WEST MODEL): 331 02061/08021/02058/03222
NUMBER OF INQUIRIES - LAST 12 MONTHS
UTILIZATION OF AVAILABLE CREDIT ON ALL ACCOUNTS

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NUMBER OF MONTHS SINCE LAST INQUIRY

NUMBER OF REVOLVING BANK ACCOUNTS OPENED - LAST 2 YEARS

BEACON NOT AVAILABLE, PLEASE CONTACT YOUR SALES REP

It probably is best to just avoid these, since it is unknown what exactly they do or don't do, and since I have no idea what the Beacon is.

THE LETTER Z

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The letter Z is much like P in the fact that it pulls full info, but it also included the DAS scoring system (like the above). It's usually easy just to list this at the end of a compound pull structure since it's the last letter in the alphabet.

## COMPOUND PULL STRUCTURES

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It is possible to compound these different types of pulls, to get one which suits your needs better. So if you wanted a full pull, with online directory, you'd enter DZ. Or with Alarm, ADZ. Or with the alt file struct, ADFZ. The main thing you want to do is always enter them in alphabetical order. This will make your pulls quite a lot nicer and easier (as well as complete!).

LOGGING ON TO CBI

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Logging on is probably the easiest portion of this text, since it is so basic. All you do is dial the number through whichever service you choose, and connect at 7E1. Most ports are 1200, although they are now upgrading a few to 2400 (either way is nice, but for lots of pull's 24 is hot). Once connected CBI will not prompt you, and you must send a [CTRL-S] and wait. If it received it properly, it should respond '(CB) Please Sign On.'. At this point you enter the password, followed by another [CTRL-S]. If the account is valid it should respond with something along the lines of 'D2D2 - Proceed.' Some ports will give you the specific location the account is in, when it is a global account. In these instances it will respond 'A-xxx Proceed.'. Where the xxx represents the location, here is a current table:

| ST RANGE   | ST RANGE   | ST RANGE   | ST RANGE   |
|------------|------------|------------|------------|
| --+-----   | --+-----   | --+-----   | --+-----   |
| WA 980-994 | OR 970-979 | CA 900-966 | ID 832-838 |
| UT 840-838 | AZ 850-865 | MT 590-599 | WY 820-831 |
| CO 800-816 | NM 870-884 | ND 580-588 | SD 570-577 |
| NE 680-693 | KS 660-679 | OK 730-749 | TX 750-799 |
| MN 550-567 | IA 500-528 | MO 630-658 | AR 716-729 |
| LA 700-714 | WI 530-549 | IL 600-629 | MS 386-397 |

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|            |            |            |                |
|------------|------------|------------|----------------|
| MI 480-499 | OH 430-458 | KY 400-427 | TN 370-385     |
| AL 350-369 | OH 430-458 | GA 300-319 | WV 247-268     |
| ME 039-049 | NY 090-149 | PA 150-196 | VA 220-246     |
| NC 270-289 | SC 290-299 | FL 320-349 | NH 030-038     |
| VT 050-059 | MA 010-027 | RI 028-029 | CT 060-069     |
| NJ 070-089 | DE 197-199 | MD 206-219 | DC 200-205     |
| HI 995-999 | VI 008     | GUAM 969   | PR 006,007,009 |

Now you are ready to pull the file, so on with the next part

#### SOCIAL SECURITY PULLS

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The first method of pulling someones record is via their social security number. This method you enter the information as follows:

Tells CBI its a SSN	First part of SSN, represents issuing state
\	/
DTEC-xxx-xx-xxxx.[CTRL-S]	
/	\
Second Part, represents issuing year	Last part, completely random and represents the person

All commands with CBI are ended with a period '.' and [CTRL-S]. Returns are for the most part invisible to CBI, and they will be ignored. For more info on the structures of social security numbers, please refer to CMY-3. As I have stated before, in other files, I prefer to do my pulls from random DTEC'ing, since you cover a much larger geographic location (you pretty much just target a certain state), whereas with name/address you are pulling from just on local area and it makes the tracking of you much, much easier. DTEC'ing is then followed by the next method, to actually pull the account.

NAME/ADDRESS PULLS

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The main method of pulling up someones file is by entering their full name and one of their past three addresses (if listed in their account). You enter the data in this format:

NM-last name,first name,middle initial (or name).[RETURN]  
CA-street number,street name,street type,city,st,zip.[CTRL-S]

So, the pullup on our test subject would be:

NM-KRAMER,KELLY,J.[RETURN]  
CA-2501,8TH,RD,HUNTLEY,MT,59037.[CTRL-S]

CBI is not case sensitive, I simply do it for effect (hehe). You may also

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add this to the file, in case you were having problems with the pull:

ID-SSS-xxx-xx-xxxx. or for above case ID-SSS-517-80-1543.

to use the Social Security number as a match, or enter:

ID-RPTD-street number,street name,street type,city,st,zip.

or for the above case

ID-RPTD-1234,GENERIC,LN,HAPPYVILLE,MT,59000.

This will update the last reported address to whatever you entered. These are both completely optional, and I very rarely find need to do either. About the only real interesting use of this is one strange note on CBI... Whenever you attempt to pull up someone by name/address, and they don't have a file, you create one (unintentionally, in most cases) with the information you entered. Now, if you enter with the ID-SSS as another, you would then not only include the name and address, but the SSN as well (just if you were wondering, in CBI's mind SSS stands for Social Security Sequence).

Ok, a little point to clarify on the CA line is this, the street type area will list one of the following abbreviations:

|            |                  |            |             |             |
|------------|------------------|------------|-------------|-------------|
| LN - Lane  | BLVD - Boulevard | WY - Way   | PK - Pike   | ST - Street |
| CT - Court | HWY - Highway    | DR - Drive | AV - Avenue |             |

They are pretty basic, so I don't think you'll have any real problem comprehending their uses. One other note, but this on the NM line. If the person is a Junior (JR), or a Senior (SR), add this to the end of the line, before the period. This will help if you are having problems pulling the son and you're always getting the father.

#### SEARCHING FOR A COMPANIES STATS

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If, for some reason you would like to search out and find information on a particular company which uses CBI, then you use the wonderful command 'artd'. I had first seen the command in a CBI Terminal that someone released a while back, but wasn't reminded of it until I read a Text file written by Speed Demon who overviewed the basic uses of the command. The format is as follows:

After login, or if an account is listed as invalid at the specific port, you enter:

ARTD.[ctrl-s]

It will then respond with 'PROCEED.', and you're ready to rock. Now just enter artd again, the command-specific dash, and then the companies account number. Lets use 613bb1199 for example:

ARTD-613bb1199.[ctrl-s]

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Now it will print either one of three things:

INVALID CUST NUMBER - 613BB1199.

Which means it is a completely invalid account, and never fit their account algorithym (which I will cover later in the file). Or...

NO RECORD FOUND FOR - 613BB01199

Which means it does fit the account algorithym, but is not currently assigned to a specific company any longer. This is helpful in checking the evolution of a account chain. Or finally...

CUST-613BB01199

NAME-INTEGRATEC RECEIVABLE MGMT

ADDRS-PO BOX 36403

CITY-HOUSTON

ABBRV-INTEGRATEC

PHONE-

ST-TX ZIP-77036

This is pretty self-explanitory. If you struck out twice, the third has got to be a hit. CUST is the merchant's account, ABBRV is the abbreviation you see in the comment field of a pull, NAME is the complete company name, ADDRS is the address of the company, PHONE the phone number, etc... This can be helpful for either verifying what the person's credit history is comprised of, or just for reference.

When CBI echos back a proper CBI customer account, it will fill all of the five digit spaces. This is simply so the terms (which also do this type of pull to store on the system) can have a specific field buffer size, which will never fluxuate. CBI does not see the zeros listed before.

When you are done, all you do is type:

ARDT-END.[ctrl-s]

And you're out. Simple as that. This command is fairly useful, but mainly just for information gathering.

THE CBI ACCOUNT ALGORHYTHM

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So far in the file, I've covered what the first group of three covers, and what the two letters mean, well... Now it's time for the final five digits. Ok, they have no real reference to the company, other than CBI use's this info for their reference, but contrary to popular belief, the pattern is there and very evident once you see it. Ok, the first step in the CBI system is to realize the givens concerning the number. They are:

- .1. There is one account space reserved every for every nine empty
- .2. There is never more than or less than ten per hundred
- .3. The additive sum of the number increases by ten every two-hundred

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- .4. The additive sum loops every hundred
- .5. The account evolves in ninty-nines from the first number of ten
- .6. The first number of the chain is between one and nine, never zero
- .7. Every fifty will flip the numbers odd/even quality

Ok, well, that seems really complex, but in reality it isn't. It's mainly just a game of adding 99 to the base number, the rest will just fall into place. Ok, let's list the evolution of each base 1 through 9 and respectively to 100:

| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 19  | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  |
| 27  | 28  | 29  | 20  | 21  | 22  | 23  | 24  | 25  |
| 35  | 36  | 37  | 38  | 39  | 30  | 31  | 32  | 33  |
| 43  | 44  | 45  | 46  | 47  | 48  | 49  | 40  | 41  |
| 50  | 51  | 52  | 53  | 54  | 55  | 56  | 57  | 58  |
| 68  | 69  | 60  | 61  | 62  | 63  | 64  | 65  | 66  |
| 76  | 77  | 78  | 79  | 70  | 71  | 72  | 73  | 74  |
| 84  | 85  | 86  | 87  | 88  | 89  | 80  | 81  | 82  |
| 92  | 93  | 94  | 95  | 96  | 97  | 98  | 99  | 90  |

Wow, pretty easy to see a pattern emerge, eh? Sideways they simply evolve up one locked into the group of ten. Ok, here's the evolution of group [1] to 200:

```

      /-----\
     /         \
    /           \
   /             \
  /               \
 /                 \
1 19 27 35 43 50 68 76 84 92 100 118 126 134 142 159 167 175 183 191
 \               /
  \             /
   \           /
    \         /
     \       /
      \-----/

```

Do you see the evolution in 99's? An easy way to do the calculation in your head is just add 100 to the number, and then subtract 1, thus adding 99.

You probably also notice that it flip-flops from odd to even, or the other way around every 50. This will remain true for the whole length of the string.

Ok, so now what does this mean to you? Simple, by knowing the starting group evolution number, you can instantly tell whether or not an account someone gives you even has the ABILITY to be real, not whether or not it will work, just if it could. Here are some of the starting digits for some of the groups. They evolve just like the identifier, so I see no need to list them all:

|       |       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 139:9 | 140:6 | 141:5 | 142:4 | 143:3 | 144:2 | 145:1 | 146:9 | 147:8 |
|       |       |       |       |       |       |       |       |       |
| 991:5 | 992:4 | 993:3 | 994:2 | 995:1 | 996:9 | 997:8 | 998:7 | 999:6 |

There you have it... Now you know the coveted CBI account configuration to it's very CORE! Wow, what true power..

CBI GLOSSARY OF DEFINITION

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FIRST GROUP

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SINCE: Date File Established and the first inquiry/credit file was made  
 FAD: Last Activity on file, including inquiries  
 FN: For Equifax Credit Internal Use Only  
 SEX: Pretty self-explanatory, Male or Female  
 M: Marital Status, Married/Divorced/Widowed/Seperated  
 DEPS: Number of Dependants (kids)  
 DOB: Date of Birth or [AGE] age  
 SSS: Social Security Number  
 ES: Current Employment, Position, Firm, Location, Date Employed, Date last  
 Verified, Monthly Salary.  
 EF: Employment Former, Position, Firm, Location, Date Left  
 E2: Employment Second Former

SECOND GROUP

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INQS: Inquiries to the file by companies who use CBI
 PR/OI-Yes: File Has Public Records (lawsuits, leins, etc)
 FB-NO: No information obtained from other Credit Agencies
 ACCTS.#: File Contains # Trade Lines
 HC: High Credit Range (\$300-37,000)
 One-Nine: Refer to CS

PR/OI DEFINITIONS

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BKRPT: Bankruptcy; Date Filed, Court Number, Case Number, Liabilities  
 Assets, Exempt Amount, Filer, Type, Intent  
 COLL: Collection; Date Reported, Date Assigned to Collection Agency  
 Agency ID Number, Credit Grantor Name & Number, Amount, Date &  
 Status, Balance-Date of Last Activity WITH Creditor on Acct,  
 ECOA Designator, Account Serial Number.  
 STJD: Satisfied Judgement; Date Filed, Court Number, Amount,  
 Defendant, Case Number, Plaintiff, Date Verified, Status, Date  
 Satisfied.

THIRD GROUP

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Firm/ID Code: Name & member Number of Reporting Company
 *: Trade Information From Automated Tape Supplier
 RPTD: Date Item Was Reported
 OPND: Date Account Was Opened With Reporting Company
 H/C: High Credit (On "R" (Revolving) Accounts indicates Credit Limit
 TRM: Monthly Repayment Amount or Number of Months or Years
 BAL: Balance Owed as of Reporting Date
 P/D: Past Due Amount

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CS: Current Status of Account [R]evolving/[O]pen/[I]ninstallments

CS BREAKDOWN

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- 0: Too New to Rate; Approved But Not Used
- 1: Pays (or Paid) Within 30 Days of Payment Due Date, or Not Over One Payment Past Due.
- 2: Pays (or Paid) in More Than 30 Days From The Payment Due Date But Not More Than 60 Days.
- 3: Pays (or Paid) In More Than 60 Days From The Payment Due Date But Not More Than 90 Days, or Three Payments Past Due.
- 4: Pays (or Paid) In More Than 90 Days From Payment Due Date, But not More Than 120 Days, or Four Payments Past Due.
- 5: Pays (or Paid) In More Than 120 Days, or More Than Four Payments Past Due.
- 7: Making Regular Payments Under Debtor's Plan
- 8: Repossession, voluntary or otherwise
- 9: Bad Debt (Credit from hell)

THIRD GROUP (cont.)

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MR: Months Reviewed

ECOA: Type Account:

[I]ndividual [J]oint [S]hared [C]O-Maker
[A]uthorized Use [U]ndersigned [M]arker [T]erminated
On [B]ehalf of Another Person

ACCOUNT: Subjects Account Number With Reporting Agency (this is the card #)

FORTH GROUP (ACCOUNT SECOND LINE)

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30(01)60(02)90(00): Number of Times Account Was 30,60,90 Days Late  
07/88-R3,06/88-R2,02/84-R3: Exact Dates of last Two Delinquency Rating in Last  
Seven Years  
DLA 4/90: Date of Last Activity on the Account

OTHER DEFINITIONS

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ECOA: Equal Credit Opportunity Act Designator
LIST: Date Assigned to Collection Agency
AMT: Total Amount of Collection
DLA: Date of Last Activity (Payment to Creditor)
AGENCY: Collection Agency I.D. Number
CLIENT: Credit Grantor Name or Industry
SERIAL: Account Serial Number
BAL: Balance as of Date Reported
RPTD: Date Reported
MAX/DEL: Most Recent, Highest Delinquency Beyond the 24 Mont's History
24 Month History-Rate History for 24 Months Prior to Current Status.
Slash (/) Separates Two 12 Mont Periods (Read From left to Right)

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*=No Delinquency Reported This Month

GRAND TOTAL: Grand Totals for Limit, High Credit, Balance, Past Due, and Terms.

ARDT (MERCHANT PULLS)

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CUST: The merchants Account number

NAME: The merchants complete name

ABBRV: The merchants CBI name abbreviation

ADDRS: The merchants Street Address (If available)

PHONE: The merchants Phone Number (If available)

CITY: The City it is located in

ST: The State abbreviation

ZIP: The zip code

### A NOTE ON ACCOUNT INFORMATION

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When you are pulling up accounts, and you are looking at the specific persons credit card number, and it is either 12 digits, or 9, then what this means is that the bank (Citibank, for example) does not supply CBI with the last four digits, for obvious security reasons. If you have either 16, or 13 then you just found a good card. Make sure to check the last date RPTD to make sure it is still an active account, and then do your worst.

With most larger companies CBI bills quarterly. What this means to you is a good account will last you around 3 months, then die (along with quite a few others usually). Do not be alarmed at this, it usually is not due to your actions. If you do have more than one user using the same account, try to be good about using the accounts only during open periods, and during the certain areas business day. Try to make sure only one person is using the account at the same time. If you use common sense, the account will last quite a bit longer (although I have pounded some accounts and had them last months as well, it really varies).

GETTING THE ACCOUNT

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Getting the account is relatively easy, in comparison to other companies that do the same services. You can always just hack it yourself, since it is an alphanumeric, that only leaves you with 1296 possible combinations, which may seem like a lot, but in reality it really isn't.

Trashing is also a relatively good method, when you don't want to waste the time to hack it. The places which seem to be the best are either banks like CitiBank, or car dealerships; although a lot of them are running the updated software which doesn't print out accounts password. If you don't know what trashing is, then pick up any of the hundreds of files written on this.

You can also call up the company which owns the account and try to bullshit the info out of them. This is only marginally successful, since they are fairly aware of the tricks of evil-do'ers.



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You can always just sit on QSD and deal with the losers on there for one. Don't get me wrong, there are a few good people there, and hopefully you'll run into them, but there are far more losers there. Just make sure you have something to swap, and that the account they give you fits the algorithm... Almost 80% of the people there are just info gathering losers, and will never use the info they get themselves.

I'm sure there are other ways, and they are limited only by your imagination. That is one of the joys of the H/P scene... Everything is limited only by your own skill and imagination. Just sit back and try to think of another way that seems feasible to you, and most likely it is.

## OTHER FILES COMING SOON

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- | | |
|---|---|
| AUTO THEFT, A PRACTICAL APPROACH | - Not another bullshit file on stealing cars, this covers every topic, including getting a stolen one registered! (I've done it) |
| | RELEASE DATE AROUND 10/91 |
| CBI ACCOUNTS & LOCATION HELPER
NUMBER TWO | - Lists alot of the CBI accounts and their appropriate companies. Also includes a more complete breakdown of how to decrypt acnts. |
| | RELEASE DATE AROUND 10/91 |
| IDENTITY HOPING, FOR FUN & PROFIT
PART ONE | - Will cover how to take over someones identity, and do everything from get an ID to getting loans! |
| | RELEASE DATE AROUND 11/91 |
| IDENTITY HOPING, FOR FUN & PROFIT
PART TWO | - Will cover methods of forging ID's and the auxilliary documents you need. It will also include a directory of mailorder ID companies! |
| | RELEASE DATE AROUND 12/91 |
| WHERE TO GET EXOTIC WEAPONS
NUMBER TWO | - Update to my original file, with more exotic weapons than ever before! |
| | RELEASE DATE AROUND 12/91 |

And also watch for this AMAZING release...

- | | |
|------------------|---|
| LIFE, IN GENERAL | - The mysteries and unexplained lame phenomina that surrounds living beings [will be spread exclusively by cDc] |
| | RELEASE DATE AROUND 11/91 |

Catch these and more on the way at any of the BBS's listed below! They will definantly get them first...

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CONCLUSION

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Hopefully this file will help you in the exploits of one of America's more profitable system to play with. I don't say you really Hack CBI, since it is pretty basic and takes no brain to use. If you can't figure out how to use the system after reading this, well, start calling the PD Express and give up the H/P scene. I also hope the algorithm helps to weed out those losers who try to pawn off invalid accounts, I'm getting tired of that.

Well, in this file, I'm including the biggest list of systems to call, just since they're good and I think anyone who want's to get into the scene will find at least one of these will suit their tastes. Give'em a call.

And now for the wonderful greet's, which of course go out to EVERYONE who I talk to, but specifically: The White Rider, /<ludge, Crypt Roamer, Psycho Smurf, Mcbeth (thanks for the stuff!), Grandmaster Ratte' (go cDc in '92), Mind Walker, Crystal Warrior, and any other poor souls I forgot to list!

And always remember...

A penny saved isn't worth Shit! Card the damn thing!

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=====
Demon Roach    [PW: THRASH  cDc Board - A Classic - GREAT] 3-24  806-794-4362
Scantronics    [Dedicated to telecommunications since 1987] 3-24  619-423-4852
Church/Thieves [IBM H/P system running with MNP - 96 soon] 3-24  619-789-2235
Fantasy HQ     [Also the LoL HQ, H/P/W, Nice new system ] 3-96  203-355-2174
West Coast Tech[Run by Digitone Cypher, editor of Lol. ] 3-24  213-274-1333
Belcore Udrgrnd [Is it also called Realm of Chaos? ] 3-24  516-466-8259
Punishment Due [IBM H/P/W system. Fairly new but going. ] 3-24  203-675-1328
The Works      [Tons of Files  cDc Board  Give it a call ] 3-24  617-861-8976
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