

## CREDIT2.TXT

```
<-><-><-><-><-><-><-><-><-><->  
<->                                <->  
<->      David Lightman      <->  
<->                                <->  
<->      and      <->  
<->                                <->  
<->      -=The Administration=-  <->  
<->                                <->  
<->                                <->  
<->                                <->  
<->      Present:      <->  
<->                                <->  
<-><-><-><-><-><-><-><-><-><-><->  
<->                                <->  
<->      Part I I      <->  
<->      Getting the Cards      <->  
<->                                <->  
<-><-><-><->David Lightman-><-><-><->  
<->      -=The Administration=-  <->  
<-><-><-><-><-><-><-><-><-><-><-><->  
<->                                <->  
<->      In this article, we will      <->  
<->      show you some new techniques  <->  
<->      in getting the cards alone.  <->  
<->      We will also mention how to  <->  
<->      check if the cards you have  <->  
<->      gotten are valid or not.    <->  
<->                                <->  
<-><-><-><-><-><-><-><-><-><-><->
```

First, I should mention TRW. If you are interested in that method, then I would really suggest that you get Major Havock's & Britash Bloke's file on TRW. If you cannot locate this file, leave mail to me or try finding The Administration's Bulliton Board System. I will try to tell you as much as I think I can here in this file though.

TRW

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Your modem should be set at:

Half-Duplex  
7 Bits  
1 Stop Bit  
Even Parity

Dial-up: 214-980-2524

Once you are online, wait for TRW prompt and press Control-G, wait for a beep. There, type the state's four character ID that the person you want credit information is living in, and press RETURN. After the RETURN, type in the information on the person that you want the information on in the format below:

RTS ID/PASSWORD LASTNAME FIRSTNAME ...,  
STREET # FIRST CHARACTER OF STREETNAME  
ZIP

Of course, all of this should be entered on one line. After you have typed this, press RETURN, "H-Y", RETURN, and Control-S.

For another person in the same state, you can just type in the format again containing that person's information.

### Making Counterfeit Cards

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For an investment of about a thousand dollars, an orginized criminal operation can get the pressing machines needed to make credit cards. Counterfeiting credit cards is relativly simple. There are no fancy scrolls and filigree work (see the file on "Counterfeiting", another article by The Administration), just blocky logos in primary colors. From our stand point, the main advantage here is

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that it allows us cash advances. For maximum plundering of a line of credit, we must know the credit limit as well as the account number.

Getting Credit Limit and Account #

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Here is the dialog that you should use (over the phone) to get this kind of information...

You: Hello, this is Bank of America. We're calling to tell you that the credit limit on your Visa card has been raised to \$1,200.00.

Victim: But my credit limit has always been \$10,000.00.

You: There must be a problem with the computers, do you have your card handy? Could you read off the embossed numbers?

Victim: Ok, it's 9834 864 874 9857.

You: Thank you. I will check into this error myself, right away.

Another way to get these credit cards is to go to a major department store. Look for the ones that do not have their own credit cards. You should then go trashing for ribbons sometime in the dumpster or just inside the store sometimes.

Recognizing What Cards You Get

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American Express

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```
/-----  
= =  
= American Express =  
= =  
= =  
= 37XN NXXXXX XXXXX =  
= =  
= MM/Y1 THRU MM/Y2 Y1 =  
= David Lightman AX=  
= =  
\-----/
```

The first two digits are allways thirty-seven. If the N's are between 80 to 89, then the card is a gold card. If the N's equal 37, then it is a platinum.

The first date is the date this David Lightman recieve this particular card. The second date is the expiration date. The other Y1 doesn't mean a thing.

## MasterCard

```
/-----  
= =  
= MasterCard (citibank)=  
= =  
= =  
= 5XXX XXXX XXXX XXXX =  
= XXXX AAA DD-MM-YY MM/YY =  
= David Lightman =  
= =  
\-----/
```

I think you can pretty well understand this card. One thing you should know, the first digits is allways 5.

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Visa

```
/-----  
= =  
= VISA =  
= Chase Manhatten =  
= =  
= 4XXX XXX(X) XXX(X) XXX(X)=  
= MM/YY MM/YY*VISA =  
= David Lightman =  
= =  
\-----/
```

This card is very easy to detect.  
It's name is embossed on the card  
(means will show up on carbon). There  
is something pretty good to know about  
the first four digits, it is allways  
4333 or 4444.

Wells Fargo

```
/-----  
= =  
= =  
= =  
= David Lightman =  
= MM/YY - MM/YY =  
= 4024 0071 XXX(X) XXX(X) =  
= L _/ =  
= =  
\-----/
```

This is one of the fun ones. If  
it begins 4024 0071, then you know you  
have one. Also, if the '-' is  
between the dates is '\*', that  
indicates a gold card. If the 'L'  
followed by the check '\_/' is a 'C',  
then you have a clasic card. If the  
'L' is a 'P', then you have a premier

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card.

Testing Credit Cards

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To determine if the cards are any good or not is pretty easy. You go into the store you ripped these things off from and look by their phone. You should see a number and almost allways a merchant number. Another way to find these numbers is to wait untill they dial the numbers. Try to remeber the numbers that they dial. This method is a little better for sometimes written numbers in the stores are forgotten about and might have been changed since the last time they had changed the written copy. Yes, some Target workers are smart enough to memorize a number, and mabye even a merchant number.

When you call this number, and you get passed all the "red tape", then ask if the credit card number is clear for the amount you want to spend. Ask the operator to cancel the auto withdrawal and hope she will, not many operators are that dumb.

<-><-><-><-><-><-><->David Lightman

Downloaded From P-80 International Information Systems 304-744-2253