

Credit Card Fraud

brought to you by The Jolly Roger

For most of you out there, money is hard to come by. Until now:

With the recent advent of plastic money (credit cards), it is easy to use someone else's credit card to order the items you have always desired in life. The stakes are high, but the payoff is worth it.

Step One: Getting the credit card information

First off, you must obtain the crucial item: someone's credit card number. The best way to get credit card numbers is to take the blue carbons used in a credit card transaction at your local department store. These can usually be found in the garbage can next to the register, or for the more daring, in the garbage dumpster behind the store. But, due to the large amount of credit card fraud, many stores have opted to use a carbonless transaction sheet, making things much more difficult. This is where your phone comes in handy.

First, look up someone in the phone book, and obtain as much information as possible about them. Then, during business hours, call in a very convincing voice - "Hello, this is John Doe from the Visa Credit Card Fraud Investigations Department. We have been informed that your credit card may have been used for fraudulent purposes, so will you please read off the numbers appearing on your Visa card for verification." Of course, use your imagination! Believe it or not, many people will fall for this ploy and give out their credit information.

Now, assuming that you have your victim's credit card number, you should be able to decipher the information given.

Step Two: Recognizing information from carbon copies

Card examples:

[American Express]
XXXX XXXXXX XXXXX
MM/Y1 THRU MM/Y2
JOE SHMOE

[American Express]
XXXX XXXXXX XXXXX
MM/Y1 THRU MM/Y2
JOE SHMOE

Explanation:

MM/Y1 is the date the card was issued, and MM/Y2 is the expiration date. The American Express Gold Card has numbers XXXXXX XXXXXXXXXX XXXXXXXXXX, and is covered for up to \$5000.00, even if the card holder is broke.

[Mastercard]
5XXX XXXX XXXX XXXX
XXXX AAA DD-MM-YY MM/YY

JOE SHMOE

Explanation:

XXXX in the second row may be asked for during the ordering process. The first date is when the card was new, and the second is when the card expires. The most frequent number combination used is 5424 1800 XXXX XXXX. There are many of these cards in circulation, but many of these are on wanted lists, so check these first.

[Visa]

4XXX XXX(X) XXX(X) XXX(X)

MM/YY MM/YY*VISA

JOE SHMOE

Explanation:

Visa is the most abundant card, and is accepted almost everywhere. The "*VISA" is sometimes replaced with "BWG", or followed with a special code. These codes are as follows:

- [1] MM/YY*VISA V - Preferred Card
- [2] MM/YY*VISA CV - Classic Card
- [3] MM/YY*VISA PV - Premier Card

Preferred Cards are backed with money, and are much safer to use. Classic Cards are newer, harder to reproduce cards with decent backing. Premier Cards are Classic Cards with Preferred coverage. Common numbers are 4448 020 XXX XXX, 4254 5123 6000 XXXX, and 4254 5123 8500 XXXX. Any 4712 1250 XXXX XXXX cards are IBM Credit Union cards, and are risky to use, although they are usually covered for large purchases.

Step Three: Testing credit

You should now have a Visa, Mastercard, or American Express credit card number, with the victim's address, zip code, and phone number. By the way, if you have problems getting the address, most phone companies offer the Address Tracking Service, which is a special number you call that will give you an address from a phone number, at a nominal charge. Now you need to check the balance of credit on the credit card (to make sure you don't run out of money), and you must also make sure that the card isn't stolen. To do this you must obtain a phone number that businesses use to check out credit cards during purchases. If you go to a department store, watch the cashier when someone makes a credit card purchase. He/she will usually call a phone number, give the credit information, and then give what is called a "Merchant Number". These numbers are usually written down on or around the register. It is easy to either find these numbers and copy them, or to wait until they call one in. Watch what they dial and wait for the 8 digit (usually) merchant number. Once you call the number, in a calm voice, read off the account number, merchant number, amount, and expiration date. The credit bureau will tell you if it is ok, and will give you an authorization number. Pretend you are writing this number down, and repeat it back to them to check it. Ignore this number completely, for it serves no real purpose. However, once you do this, the bank

removes dollars equal to what you told them, because the card was supposedly used to make a purchase. Sometimes you can trick the operator by telling her the customer changed his mind and decided not to charge it. Of course, some will not allow this. Remember at all times that you are supposed to be a store clerk calling to check out the card for a purchase. Act like you are talking with a customer when he/she "cancels".

Step Four: The drop

Once the cards are cleared, you must find a place to have the package sent. NEVER use a drop more than once. The following are typical drop sites:

[1] An empty house

An empty house makes an excellent place to send things. Send the package UPS, and leave a note on the door saying, "UPS. I work days, 8 to 6. Could you please leave the package on the back door step?" You can find dozens of houses from a real estate agent by telling them you want to look around for a house. Ask for a list of twenty houses for sale, and tell them you will check out the area. Do so, until you find one that suits your needs.

[2] Rent A Spot

U-Haul sometimes rents spaces where you can have packages sent and signed for. End your space when the package arrives.

[3] People's houses

Find someone you do not know, and have the package sent there. Call ahead saying that "I called the store and they sent the package to the wrong address. It was already sent, but can you keep it there for me?" This is a very reliable way if you keep calm when talking to the people.

Do NOT try post office boxes. Most of the time, UPS will not deliver to a post office box, and many people have been caught in the past attempting to use a post office box. Also, when you have determined a drop site, keep an eye on it for suspicious characters and cars that have not been there before.

Step Five: Making the transaction

You should now have a reliable credit card number with all the necessary billing information, and a good drop site.

The best place to order from is catalogues, and mail order houses. It is in your best interest to place the phone call from a pay phone, especially if it is a 1-800 number. Now, when you call, don't try to disguise your voice, thinking you will trick the salesperson into believing you are an adult. These folks are trained to detect this, so your best bet is to order in your own voice. They will ask for the following: name, name as it appears on card, phone number, billing address, expiration date, method of shipping, and product. Ask if they offer UPS Red shipping (next

day arrival), because it gives them less time to research an order. If you are using American Express, you might have a bit of a problem shipping to an address other than the billing address. Also, if the salesperson starts to ask questions, do NOT hang up. Simply talk your way out of the situation, so you won't encourage investigation on the order.

If everything goes right, you should have the product, free of charge. Insurance picks up the tab, and no one is any wiser. Be careful, and try not to order anything over \$500. In some states, UPS requires a signature for anything over \$200, not to mention that anything over \$200 is defined as grand theft, as well as credit fraud. Get caught doing this, and you will bite it for a couple of years. Good luck!

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