

TRW2.TXT

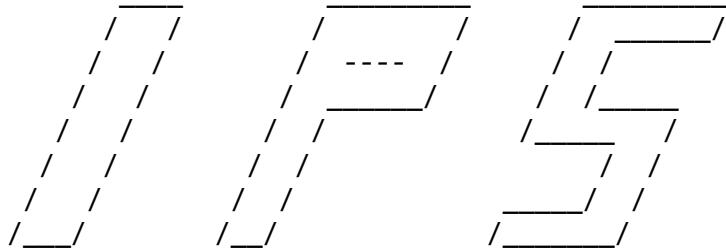
IPS:FOK-1

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TRW.MASTERFILE/IPS-92-FOK

(FO)rbidden (K)nowledge: F.O.K.



INFINITE POSSIBILITIES SOCIETY

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IPS:A Fanatical Ruthless Organization of brilliant criminal minds dedicated to World Conquest. We will die for our cause!!Conquer and Master the System!!

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Written By:CitiZen-0ne, Evil Priest,] [aV0] <

Edited By:No one , we dont give a shit about grammar and spelling!Allwere concerned with is that you understand what you read.....

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History-IPS

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IPS was founded and created shortly before New Years Eve, 1986. Sometime in late December 1986 , CitiZen-0ne had a dream Or a vision!Strangely he fell asleep while the music from an intro by the group 'The Survivors' was playing. He dreamt about society and mankind as a whole, towards the end of the dream he saw what looked like some kind of supernova and in its midst was a symbol (which only 4 people in the world know what it looks like today). The IPS symbol represented a way of life, a way of life that was later developed over

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four years through 4-8 hour daily conferences on 3 way with CitiZen-0ne, Evil Priest and Metal Ripper!To Rise above, Beat, Master and then Conquer society/System keeping your feet on the surface and your mind in the sky.The weak mock what they dont understand!!Dont conform, be an individual,think Big and never let society or the system control or hinder ur life!Transcend,Beat, Master and Conquer the System/Society!(This may seem a little strange or you may not understand what where getting at ,but then again lets see you try to explain away of life that was developed over 4years through 4-8 hour daily discussions and a compilation of 2000 years of various philosophical theory from all cultures throughout the planet)!The Symbol of IPS is the foundation that started us, but it is our minds that have created the One way of IPS... FOK,PHAC we seek the unknown and the forbidden!We try to Enlighten the wise!!\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

MEMBERS OF IPS

CitiZen-0ne
Evil Priest
Metal Ripper
][aV0]<

PRESENTS

TRW MASTER FILE - 1

APRIL 1992

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Written: In The Year Of ONE THOUSAND NINE HUNDRED AND NINETY DEUCE

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This file is the most complete and best file about TRW that has ever been written in existance.In my oppinion TRW is the best credit reporting service that ever existed. There is of course CBI / Equifax. I got all my experience with TRW after working with their customer service for 2 months, so this information is valid. The purpose of this file is to teach the user ways one can get a TRW account and use it. The author in no way responsible for the actions of the people who read this file. It is intended for informational purposes only. Screw that. I hope you go hack and hack them TRW's untill all of us become as rich as the BANKS. I fully support all of this and hell yeh I am responsible.I hope you will use this knowledge to beat the system.LET THERE BE NO NO KNOWLEDGE KEPT FROM MAN!Use every advantage you ever get in life, we only get one life!The weak and the ones who conform to society will never transcend, their minds are confined to the ground like flightless chickens! Open you Minds and set your imagination free! Transcend society like a hawk escapes the ground!!MASTER AND CONQUER THE SYSTEM/SOCIETY!

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Just remember : FIGHT THE POWER - BECOME THE POWER

-=<*> IPS <*>=-

TRW:Your Economic life story

TRW is one of the most powerful utilities on This planet,TRW tells you practically every bit of information you could possibly need to know about a member in society...

Credit is Money... Money is Power...

TRW HISTORY

The letters TRW stand for Thompson Rampley and Woodright, or something like that. The three founders of the company. TRW not only deals with credit but has extensive dealings with many other points of industry. The Hubbles Space Telescope was in fact partially sponcered by TRW. We are going to exclude the history of trw only because you can find that out yourself without any problems, we also feel that the information is irrelevant for the transient-ones.

WHAT IS TRW

TRW is the largest databank of information that I know of regarding people's credit. About 200+ million people are stored in it from US and Canada. The main facilities are located in California and there are TRW offices in almost every state. Look in the Yellow Pages under 'Credit'. There is a modem # in not only every state but usually in every county that is connected to the main facilities in California.

What is the purpose of TRW

If you ever try to get a credit card, lease a car, get a loan, or get a morgage then the Bank or the place that is the lender will do a credit check on you. If you have ever been late with a payment that is recorded in TRW, if you ever had a credit card stolen or lost, that will also be recorded there. When

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let's say you are applying for a loan the lender will see that you have already 2 loans and that you have been late with payments he will deny you credit and you will receive a letter saying that you have been denied credit because of a negative report from Trw or CBI.

-----REAL USES-----

First thing that has to be done is you have to find out what your local TRW modem # is. To do that simply call TRW and say that you are calling from Billy Bob's Toyota and that you are new and the computer has been fucking up on you. Ask for a local modem # in your area that you 'accidentally' deleted from the software you are using. 95% of the people will tell you to hold on and come back with it. (If you live in NY, LA, or any other huge cities then you may run into some trouble because of the amount of people trying to do scams there.)

NJ NODE PHONE # (908)/499-7310 300/1200 BAUD
FL NODE PHONE # (407)/632-7470 300 BAUD

Now you have a modem #. Call it and check. Make sure you are 1200 or 300 baud, (SOME NODES ARE 300 BAUD ONLY). Duplex at Half, Parity Even , 7 Bytes. As soon as you see CONNECT, hit [CTRL] A. At this moment the system should say something like:

-101-circuit building in progress

then it will clear the screen and give you a beep.

Ok before I go in more on how to operate within the system and pull credit reports you must get a TRW SUBSCRIBER NUMBER W/PASSWORD.

TRW PASSWORD

The subscriber number is always seven numbers long followed immediately by a three letters or three numbers , or usually a mixture of both. Those last three symbols are the PASSWORD. Dont bother hacking it with the old trial and error . That will take for ever and TRW SECURITY is a large part of the firm. What you have to do is get a copy of Yellow Pages and start calling places that would have a TRW password. I had the most luck with AUTOMOBILE dealers. You could try though any place that would need to check your credit history. Banks, Credit Unions, Rental Places, Loan Places, etc... and many others. Use your imagination. DONT BE SHY AND DONT BE AFRAID TO FAIL. Even masters fail . It takes me about 3-10 tries before getting a password but back a while ago i had to go through a couple of phonebooks before succeding. A good story to use is that you are calling from TRW and that you have had

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some trouble with the system and want to verify your subscriber #. (First of course ask the answering person to connect you to the credit department). If they give you the subscriber #, DO NOT outright say ' Give me the pw now' . Say something like - ' Yeh there should be 3 letters or numbers at the end' it is very important , and would help me out greatly. Sometimes they will give you 4 #'s or 2 #'s. This is wrong. They are looking at something different. Experiment with new lines. Get practice and keep a loop or two handy incase they want to call you back.

USING THE SYSTEM

You are logged on.

The screen is cleared.

You have a PW.

GET A PHONE BOOK (WHITE PAGES) of a nice rich town. Dont bother with beverly hills, me and my friends combed that book with a fine comb. Find a town in your state known for its large % of doctors and lawyers.

=====Preambles=====

There are a lot of differnt preambles you can use. A few good ones to use are:

TNJ1, BFL2 and others.

Enter the geographic regional database code (Base). Here are some examples. If you have a semi-complete or complete list. PLEASE post it!

TCA1 - Some of California

TCA2 - More of California (southern?)

TNJ1 - New Jersey

TNY1 - New York

TGA1 - Georgia

TMI1 - Michigan

This is to tell it what geographical area the customer is in, it really doesnt matter which you use, because trw will automatically switch when it finds the record..

We'll use BFL2 for our example:

=====TC=====

We explained The Preamble or Base now were going to explain the **TC**

Then the transaction code (TC) types go as follows.

RTS - Most Common *** We will use this in our Examples ***

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OPX
RTX

(NOTE: TRW will accept an A, C, or S as the 'X' in the transaction code)

=====Format for Extracting=====
this is what you type:

(THIS SUBSCRIBER # AND PASSWORD ARE FICTIONAL)

BFL2 RTS 2359690RH2 smith john ...,123 h 07078 [HIT CTRL-S]

Lets break this line down a little:

BFL2 = PREAMBLE

RTS = R.T. are the initials , supposedly yours. Transaction code
2359690RH2 - is the Subscriber # with a Password

Smith - someone's last name

John - someone's first name

..., - Ok, now if the man has a middle name simply put the FIRST letter
of the middle name instead of the first dot (ex. smith john r...)
The second dot is his wife's first letter of first name. The
third dot is either J for Junior, S for Senior , 2 for Second,
or 3 for third (like John Smith III).

IF YOU DONT KNOW ANY OF THE THREE SIMPLY you can put a comma
right after john. (ex. Smith John,123 h 07078)

Examples:

Name: (Bill Thomas Rett III) on 123 Apple Street zip:07078

Type on TRW: Rett Bill T.3,123 A 07078

Name: (George Williams Junior / Wife: Ellen) on 123 Apple St

Type on TRW: Williams George .EJ,123 a 07078

Name: (Alfred Phillips) on 123 Apple St. zip:07078

Type on TRW: Phillips Alfred,123 a 07078

It is really not necessary to do this but the more information
you give to the system the more accounts it will usually show.

123 h 07078 - 123 is the house #, H is the first letter of street and 07078
is the zip code.

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Ok now if he lives in an apartment that doesn't matter.
If his street is WEST HARRISON AVE use the H and not the W.
Never use the compass directions for the first letter of
street. If he lives on Third Ave, Use the # 3 and not letter T
for THREE.
ex: 231 Twenty Fourth Ave Apt.12 use: ,231 2 07078
If he uses a P.O. Box as an address use the following ex:

address: John Smith , P.O. Box 231 , Zipcode 12122

In TRW : Simth John,231 # 12122

I usually don't bother to type different Zip Codes for same town.
For example if you are pulling the Melbourne FL phone book,
just use the MELBOURNE ZIP CODE, There are a total of maybe
25 different zipcodes included in the phone book but TRW does
cross referencing. So if The guy lives in Satellite Beach
(zip 32927) and you use Melbourne zip (32901), he will still
be most likely pulled up. Use Macros when pulling it will save
you tons of time.

TRW ERROR CODES

MAKE sure your buffer is always open because things flash on your screen at
huge speed and then the screen clears, so you will have no idea what error
occurred.

There are tons of error messages. Most of them tell you that you are not
entering the information in the way that is recognized by the system. Check
what you are writing against this file and try again. Later I will include
samples of actual reports.

If you get a message saying something like :invalid password, call your
representative then I guess its time to find a new subscriber # and password.
If on the other hand the system says INVALID SUBSCRIBER NUMBER, you are simply
using a wrong PREAMBLE. Find the correct preamble for the area where the PW
originated from and you will be fine.

If you try to access a person not in the record you will get :

PAGE 1 DATE 10-05-91 TIME 8:43:30 PCD05 V602 BFL2

***** NO RECORD FOUND *****

END -- CREDIT DATA SERVICES

or something like that..

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-----UNDERSTANDING THE REPORT-----

I will include a sample report with key info changed and will discuss it.
 here is what a credit report looks like things with () around them are my notes
 :
 BFL2 rts 1111111xx1 smith richard,1201 f 32901 (CTRL-S)

(SCREEN CLEARS)

PAGE 1 DATE 10-05-91 TIME 8:45:54 PCD05 V202 BFL2

-----*ATTN* FILE VARIATION: ZIP IS 32937/OTHER FILE IDENT: SS# IS 221242106,
 MID INIT IS L
 RICHARD L SMITH SSN: 221-24-2106 (SOCIAL SEC #)
 1201 FIRMGO DR
 SATELLITE BCH FL 32937
 RPTD: 6-89 (* = NOT DEFINITE SUM OR FIGURE)

PROFILE SUMMARY:

PUBLIC RECORDS-----0	PAST DUE AMT-----\$0	INQUIRIES----4	SATIS ACCTS--10
INSTALL BAL---\$10,128	SCH/EST PAY-----\$293*	INQS/6 MON---3	NOWDEL/RG---1
R ESTATE BAL---\$53,374	R ESTATE PAY-----\$480	TRADELINES--11	WAS DEL/DRG---0
REVOLVNG BAL-----\$983	REVOLVNG AVAIL----90%*	PAID ACCTS---0	OLD TRADE--5-87

SUBSCRIBER ACCOUNT # SUBSCR #	TYPE TERMS	ECOA	DATE OPN BAL DATE LAST PAY	AMT/TYPE BALANCE MONTH PAY	ACCT STATUS PYMT HISTORY IN PRIOR MOS
JC PENNEY (CHG=charge card) 213459494220 1300097	CHG REV	1	5-87 8-31-91 6-89	\$100 H \$0	CURR ACCT NNNNNNNNNNNN NNNNNNNNNNNN
BURDINES 55422522 1392176	CHG REV	1	10-89 9-07-91	UNK \$0	CURR ACCT NNNNNNNNNNNN NNNNNN
* ASSOC CR & COLL BUR 8635680809888 1970242	UNK UNK	1	5-87 12-31-87	\$2,200 \$2,140	COLL ACCT 12-87
COUNTRYWIDE FUND CORP 4533296571 3991532	R/F 30	0	1988 8-31-91 8-91	\$54,000 0 \$53,374 \$480	CURR ACCT CCCCC-CCCCC CC-CCCCC-CCC

-----*ATTN* FILE VARIATION: ZIP IS 32937/OTHER FILE IDENT: SS# IS 221242106,
 YOB IS 1957,MID INIT IS L,SPOUSE INIT IS E
 RICHARD L SMITH SSN: 221-24-2106 EMPL: XENO ART INC
 1201 FIRMGO DR YOB: 1957 RPTD: 12-87

SATELLITEBEACH FL 32937
RPTD: 2-90

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SPOUSE: E

C & S NATIONAL BANK		4-91	\$8,600 0		CURR ACCT
520025t4442561001		8-31-91	\$7,988	8-91	CCCC
1190205	AUT	42	2	8-91	\$262

(AUT^ is AUTOMOBILE LOAN)

+++++ MORE

RTS 1111111 SMITH RICHARD,1201 F 32922

PAGE 2 DATE 10-05-91 TIME 8:45:54 PCD05 V202 BFL2

MANUF HANOVER TRUST CO		2-91	\$5,000 L		CURR ACCT
4262770653297360 (CRED CARD)		7-31-91	\$912	7-91	CCCC
1290387	CRC	REV	2	7-91	\$16
CITICORP/CHOICE		12-89	\$1,500 L		CURR ACCT
5423796011034559		9-01-91	\$0	3-90	NNNNNNNNNNNN
1439507	CRC	REV	1		NNNNNNNN
CITICORP/CHOICE		3-91	\$3,000 L		CURR ACCT
5423796034550403		9-01-91	\$0	5-91	NNNN
1439507	CRC	REV	0		
MBGA/HMDEPOT		9-90	-\$100 H		CURR ACCT
990708123003010		6-15-91	\$28	6-91	NNNNNNNN
1672219	CHG	REV	1		\$15
* ASSOC CR & COLL BUR		5-87	\$2,200		COLL ACCT
8635600805456		12-31-87	\$2,140	12-87	
1970242	UNK	UNK	1		
DILLARDS/IVEYS		2-88	-\$100 H		CURR ACCT
3041086544288		8-29-91	\$0	8-91	NNNNNNNNNNNN
2349440	CHG	REV	2		---NNNNCNNN
DISCOVER CARD SERVIC		10-88	\$700 L		CURR ACCT
601145446551		9-13-91	\$43	9-91	CNNNCCCNNNCC
3276502	CRC	REV	2	8-91	NNCCCCCCCC

INQUIRIES:

COMMUNITY EDUCATORS CU	4-09-91	1700194
BARNETT BK	4-07-91	1190644
BONIFACE CHRYSLER DODGE	4-05-91	1961260

END -- CREDIT DATA SERVICES

When the file says ----*ATTN* FILE VARIATION. it simply adds all the info that is in the computer to the info you gave and give you the complete report

Next is Profile Summary is hard to understand and for those of you that plan just to rape the cards or attempt to get plastic there is no need to know it. For others I will briefly go into it:

PUBLIC RECORDS --- # of records that involve court cases (usually 0).
 INSTALL BAL --- AMOUNT \$\$ still owed to cred card companies
 R ESTATE BAL --- BALANCE OWNED ON REAL ESTATE GUY HAS
 REVOLVNG BAL --- MONTHLY BALANCE THAT HAS TO BE PAYED THAT MONTH
 PAST DUE AMT --- AMOUNT FROM PREVIOUS MONTHS STILL DUE
 SCH/EST PAY --- NOT TOO SURE , SOMETHING WITH ESTIMATED PAY
 R ESTATE PAY --- WHAT HE PAYS A MONTH FOR HIS REALESTATE
 REVOLVING AVAIL--- THIS SAIS THE % of money that is available to be spend
 if it is at 100% then he never usues his cards. If it is
 like 20% then he has huge balances due.
 INQUIRIES --- # OF OTHER COMPANIES THAT LOOKED AT THE PERSON'S REPORT
 INQS/6 MON --- # OF OTHER COMPANIES THAT LOOKED AT REPORT IN LAST 6 MONTHS
 TRADELINES --- NOT SURE
 PAID ACCTS --- # OF ACCOUNTS THAT ARE FULLY PAID UP/CANT BE CRED CARDS
 THIS APPLIES TO LOANS/MORGAGES.
 STATIS ACCTS --- # OF ACCOUNTS THAT THE PERSON HAS LISTED.
 NOW DEL/DRG --- # OF ACCOUNTS THAT ARE DELINQUENT NOW.(VERY BAD FOR CREDIT)
 WAS DEL/DRG --- # OF ACCOUNTS THAT WERE DELINQUENT IN THE PAST.
 OLD TRADE --- DATE. UNKNOWN

I will take one account and try to explain all of the things . Usually every account follows the same pattern. Most of the account numbers are not complete and only a few credit cards actually list the whole card numbe. Those cards are: Manufacturers Hanover, First USA, Sun Bank, Mellon Bank, First Virginia, Chase. The banks that dont list last 4 digits are : Citibank, Universal Bank, Discover Card. There are hundreds more on each list but these are the most common. Remember, an account is only a credit card if you see CRC under TYPE. If you see CHG or C/C it is a Charge Card (ex. Sears, JC Penny, Sax). A (*) next to any account signifies that the information is not exact.

(example):

* ASSOC CR & COLL BUR	5-87	\$2,200	COLL ACCT
8635600809888	12-31-87	\$2,140	12-87
1970242	UNK	UNK	1

UNK = UNKNOWN

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----I will take apart now one credit card block to show you what all of the things really mean:

(EXAMPLE):

DISCOVER CARD SERVIC	10-88	\$700 L	CURR ACCT
601100486551	9-13-91	\$43	CNNNCCCNNNCC
3276502	CRC	2	NNCCCCCCCC
REV	8-91		

-----BREAKDOWN OF BLOCK-----

(A) DISCOVER CARD SERVIC	(B) 10-88	(C) \$700 L	CURR ACCT
(D) 601100486551	(E) 9-13-91	(F) \$43	(G) 9-91 CNNNCCCNNNCC
(H) 3276502	(I) CRC	(J) REV	(K) 2 (L) 8-91 NNCCCCCCCC

- (A) - Name of the company who reported this information to TRW and to whom this account belongs. In this instance this account belongs to Discover Card. Each month they send an update to TRW of all their members.
- (B) - The date the person opened this account. In this instance it was opened on October of 1988.
- (C) - This is the Total Credit Line/Limit of the Account. The person has 700\$ total Credit Line.
- (D) - This is the account #. Discover Card doesn't show whole accounts unless you use a special PW which i think could only be used locally (inside TRW building).
- (E) - Last date Discover card (in this instance) send updates to TRW about the account.
- (F) - Balance owed on the account total. If you subtract (F) from (C) you will get the available credit to spend , which in this case is 657\$.
- (G) - Month and Date that this report was pulled up by you.(me in this case)
- (H) - The subscriber number of Discover Card in this case. All you need is the PASSWORD and you could use their TRW account.
- (I) - In this case it is CRC which is a Credit card, It could be one of 20 or more different 3 letter things. I will list a few common ones :
CHG= CHARGE CARD, CRC= CREDIT CARD , AUT= AUTOMOBILE LOAN,
UNK= UNKNOWN , R/F= HOME MORTGAGE , C/C= SMALL CHARGE ACCOUNT

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THERE ARE MANY OTHERS BUT THESE ARE THE ONES WHICH HAVE REAL RELEVANCE.

- (J) - REV usually stands that the account is still open.
- (K) - Number of people that are using this account. In this case there are two people so it is probably the guy and his wife.
- (L) - Date when the guy payed for his bill last. Sometimes there is also a number which represents the \$ figure of his last month's bill.
- (M) - THE 'CNNNCCNNCC' shows month by month if the guy was CURRENT OR LATE WITH HIS PAYMENTS. All this means that if he was on time or one day late. If you see DELQ 30 , or DELQ 60 there, that would mean he hasnt payed for a month or more. And that will ruin a person's credit

All credit/charge cards follow the same pattern. The only difference in a loan or morgage account is that you will see tens of thousands or hundreds of thousands. Always keep in mind that a Visa or Mastercard MUST start with a 4 or a 5 respectively and have either 13 or 16 digits depending on bank. If you see 17 digits or 14 , even if it is labeled as CITIBANK and starts with a 4 or a 5 , it is not a credit card but a checking account. If the account is cut the 16 digit account will show only 12 digits and the 13 digit one will show only 9.

The next part explains more about FILE VARIATION:

-----*ATTN* FILE VARIATION: ZIP IS 32937/OTHER FILE IDENT: SS# IS 211111564, YOB IS 1957,MID INIT IS L,SPOUSE INIT IS E
RICHARD L HITLAN SSN: 211-11-1564 EMPL: XENO ART INC
1120 FLAMER DR YOB: 1957 RPTD: 12-87
SATELLITEBEACH FL 32937 SPOUSE: E
RPTD: 2-90

Use the ZIP CODE that is printed here instead of the one you put because this is the correct zip code. SPOUSE is of course his wife. SS is the Social Security Number. YOB is Year Of Birth. EMPL is Employer and below is reported date when he started working there.

Last are the:

INQUIRIES:

COMMUNITY EDUCATORS CU	4-09-91	1700194
BARNETT BK	4-07-91	1190644
BONIFACE CHRYSLER DODGE	4-05-91	1961260
MONOGRAM CR CD BK OF GA	9-05-90	1230374

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Those are the Names of companies that received a copy of the report that was listed before. As soon as I pulled this guy's report the subscriber name and number I was using was added to this list. The company name and the subscriber number should be saved and used later in trying to get more PASSWORDS.

=====Explanation of Account #'s=====

TRW uses standardized ordering for its account numbers. Below is a list of the common account prefixes and what they mean.

First Digit	SECOND DIGIT
1.....TRW Eastern Region	0.....Public Record
2.....TRW Midwestern Region	1.....Bank
3.....TRW Western Region	2.....Bank credit card
4.....Inquiries from Broker's customers	3.....Retail
6.....Other credit reporting agencies with eastern region and comm- ercial credit subscribers	4.....Credit Card
7.....Other credit agencies within western region.	5.....Loan Finance
8....." Same as above "	6.....Sales Finance
	7.....Credit Union
	8.....Savings & Loans
	9.....Service & Profess

Example [3]234567

Example 3[2]34567

=====Final Run-Down=====

TCA1 RTS 12345670S5 SMITH JOHN S...,3123 H 37923<Ctrl S><return>

That is the one line version. Here is a rundown of that transaction

TCA1 = Regional Database Preamble
RTS = Transaction Code
1234567 = TRW Account
0S5 = Password
Smith John = Last/First name
H = Middle Initial
3123 = Street Number
H = First letter of street name
37923 = Zip code.

=====Terminology that may be useful=====

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I hope you find the following information informative and useful
Below is a list of TRW business terminology. You will find these inside
account folders you pull. These will be of use to you in figuring out
what exactly the hell you are reading! Some are uncommon

Term	Explanation of Term
Legal	Legal Involvement
Collect	Collection Account
Writ-Off	Account Written Off
NSF	Not Sufficient Funds
Lease Default	Lease Default
Liens	Liens
Repo	Repossessed
RFC	Refused Further Credit
Not Pay AA	Not Paying as Agreed
Cia-Our-Req	Cash in Advance-Our Request
Was Pastdue	Account was Past Due
Was Problem	Problems In the Past
CIA	Cash in Advance
Adj.Bureau	Adjustment Bureau
COD	Cash on Delivery
COD Cusreq	COD Customer Request
New Owner	Recent Ownership Change
Hldg-Ord	Holding Orders
Secured	Secured Account
Discount	Discount
Improving	Improving
Unr-Disc	Unearned Discount Taken
X-Deduct	Unauthorized Deductions
Ref Fin Chg	Refused Finance Charge
Satsftry	Satisfactory Account
Bond Satis	Bonding Satisfactory
Prompt	Pays Promptly
Exlent Acct	Excellent Account
1st Sale	First Sale
21 Dys Late	21 Days Late
14 Dys Late	14 Days Late
7 Dys Late	7 Days Late
Exc Disc	Excessive Discount Taken
Dispute	Dispute Invoice
Prod Complt	Product Complaint
Consol Note	Consolidation Note
Ltd.Exp	Limited Experience
Note	Pays By Note
Floor Plan	Floor Plan Account
Trd-Acpt	Pays by Trade Acceptance
Ern Disc	Earned Discount Taken

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Job Complet	Job Completed
Unfl-Ord	Unfilled Orders
Installment	Installment Account
New Account	New Account
Consignment	Sell on Consignment
Retention	Retention
Multi Locate	Multiple Locations Comments not Available
ADS XXX	Average Days Slow
Sold XXX Yrs	Number of Years Sold
DDWA XXX	Dollar-Days Weighted Average

=====

Uncommon or Unheard of Payment terms that you may see and dont understand

Payment Terms

Term(Abrv.)	Explanation of Term
Net X	Net Due in X Days
Net Eom	Net amount due by the end of the month
Net Prx	Net amount due on the 1st of the following month
N10 Prxo	Net due within 10 days of the first of the following month
N10 Eom	Net due within 10 days of the end of the month
X/10 N15	X Percentage discount if paid in 10 days or total amount due in 15 days
X/15 N30	X percentage discount if paid in 15 days or total amount due in 30 days
X/30 N45	X percentage discount if paid in 30 days or total amount due in 45 days
X/10 Eom	X percentage discount if paid in 10 days or total amount due at the end of the month
X/15 Eom	X percentage discount if paid in 15 days or total amount due at the end of the month
X/10 Prx	X percentage discount if paid in 10 days, otherwise due on the first of the following month
X/15 Prx	X percentage discount if paid in 15 days, otherwise due on the first of the following month
X/Eom	X percentage discount if paid by end of month
X/Prox	X percentage discount if paid by the first of the following month
Cs Dis	Discount in return for payment before final due date.
Tr Dis	Reduction of the selling price and is always available to the customer regardless of the lateness of the payment
Special	Special terms offered by seller
Contract	As stated in contract
Varied	Offers several different terms

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Roi	Remit on receipt of invoice
D/S	Draft Payable at sight
D/O	Draft with order
COD	Cash on Delivery
COD-Req	COD at seller's request
CIA	Cash in advance
CIA-Req	CIA at seller's request
CWO	Cash with order
NET	Balance Due
Multi	Customer has more than one way of paying
Note	Written promise to pay at a specific time
Cash	Cash only

-----***Rundown of Abrv.***-----

TRW uses standardized codes and abbreviations for type aaf account inside of the report. Below is a list of the most common ones found.

Type	Abbrec	Explanation
00	AUT	Auto
01	UNS	Unsecured
02	SEC	Secured
03	P/S	Partially secured
04	H/I	Home improvement
05	FHA	FHA home improvement
06	ISC	Installment sales contract
07	CHG	Charge account
08	RVE	Real estate specific type unknown terms are in years
09	SCO	Secured by co-signer
10	BUS	Business
11	REC	Recreational merchandise
12	EDU	Educational
13	LEA	Lease
14	COM	Co-Maker
15	C/C	Credit check or line of credit
16	F/C	FHA Co-Maker
17	M/H	Mobile home
18	CRC	Credit Card

Some of the information in this phile you may never come across, but its always useful to have if you do ever come across it and dont understand it.

POINT OF USING TRW FOR 'ILLEGAL' PURPOSES

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Well you could figure that one out yourself. The possibilities are infinite. You can destroy anyones life permintently through TRW or just exploit it! 99.999% of the population is not aware of how extremely powerful TRW is!! You could just do the dumb thing of taking all the credit card #'s and using them for mail order like any old 14 year old kid next door who got them out of a garbage dumbster . Instead you should use your head and think of bigger things out there. TRW = Access to 290Million peoples lives! You can take over a persons identity or destroy it permintently or you could harness the millions and millions of dollars just waiting to be extracted!!!THINK BIG, there is potentialy unlimited power through TRW!! I KNOW FROM EXPERIENCE(c1)

\$\$\$\$\$\$\$\$\$\$\$\$\$IP\$\$\$\$\$\$\$\$\$\$\$\$\$

We're not hinting you to do anything! The Possibilities are Infinite!!!!!!

FUTURE UPDATES TO THE FILE WILL BE MADE. PLEASE LEAVE ME MAIL ON EITHER
RIPCO - 312-528-5020 OR SOME OTHER CDC BOARDS
PYR0'S - 407-254-3655 Fantasia(rarely) - 407-777-7580

A POINT OF PHILOSOPHY

C1

YOU MAY NOT RELIZE IT, BUT AFTER READING THIS FILE YOU HAVE A VERY POWERFUL ADVANTAGE OVER THE REST OF SYSTEM/SOCIETY! ONLY THOSE WHO ARE STUPID GO DOWN!!! PLEASE SPREAD THIS FILE WISELY! USE THE KNOWLEDGE WISELY! DESTROY AND CONQUER WISELY! ONLY THE SURVIVORS WILL BE LEFT AT THE END, THE TRUELY WISE ONES! REMEMBER ONE FINAL THING. THERE ARE ONLY LAWS THAT YOU SET UP FOR YOURSELF. DONT LET SOCIETY RULE YOUR LIFE!! MAY THE FUTURE MASTER PLAN WORK! LET NO MAN OR LAW CONFINCE YOU OR YOUR THOUGHT! ALL LAWS CAN BE BEATEN , ALL LAWS HAVE EXCEPTIONS !!WE DONT DONT BELEIVE IN LAW, EXCEPT THE LAWS YOU CREATE FOR YOURSELF! THE WEAK MINDED WILL ALWAYS CONFORM! IF YOU USE COMMON SENSE AND WISDOM YOU WILL NEVER GO DOWN!!ENJOY LIFE TO ITS FULLEST, RAISEHELL, LEAVE YOUR MARK AND NEVER LET ANYONE EVER LIMIT YOUR PATH! I BELEIVE IN CHAOS! THERE IS CHAOS IN ORDER AND THERE IS ORDER IN CHAOS! WHY CONFORM LIKE MOST SOCIETY IN ANY FORM? TRANSCEND AND TRUELY BE FREE! WE ARE THE RULERS OF THE FUTURE!!A SUPREME MIND HAS SUPREME THOUGH!!!!!!FUCK THE REST!!!!TECHNOCRIME IS FOR THE ELITE ONLY!!!

HACKERS OF THE WORLD, UNITE!!!!!! (C-1)

WRITTEN IN APRIL OF 1992 BY CitiZen-0ne and Evil Priest
(c)1987,88,89,90,91,92 IPS LTD.

Please contact us on any of the Forbidden Knowledge BBS's!(FOK!) or (P)hreaking (H)acking,(A)narchy and (C)racking. PHAC (pronounced FOCK or FUCK)
YOU ARE FREE TO USE ANYTHING IN THIS PHILE, all we ask is that you give IPS

TRW2.TXT

credit where its do!Credit Goes to C-1,EP,IPS,Renegade Legion for all the info here.

-----Conclusion-----

IF YOU LIMIT YOURSELF OR LET OTHERS LIMIT YOU THEN YOU DONT BELIEVE IN YOURSELF OR THE WAYS OF IPS!!IF THIS IS THE CASE THEN YOU CAN GO FUCK OFF!
Keep your feet on the ground and your mind in the Sky....

][aV0]<'s last word

Remember:Dont let outsiders come into our realm! The Modemworld or TechnoRealm is not called CyberSpace and its not for geeks who have very little clue but can read files!! Who the fuck came up with this shit calling hackers cyberpunks not all hackers are glory geek!? Hacking,Phreaking,Anarchy etc.. all fall under one title... Forbidden Knowledge!!! FOK ... (FO)rbidden (K)nowledge... Dont let the govt. or any other organization confine your mind !!Let there be no knowledge kept from man!! Transcend above society, Be an individual , Be your self and be creative! The Weak Conform and mock what they dont understand! Help IPS:FOK improve or expand this file information and clarity wise....(We arent concerned with spelling or grammer as long as you can understand it, save all that bullshit for society)!!Create your own standards ,your own life and your own way.Dont let outsiders who dont belong into our realm, they misinform and give the world the wrong perspective! If this continues the laws will limit us even further, but then again who said we are bound by laws!THINK BIG,BELIEVE IN YOURSELF and Conquer and Master the SYSTEM!!!FUCK THE REST!!!!!!

4-19-92 IPS:FOK

*** END ***