

TOPIC 1 – HOW TO CREATE PERSONAL BANK ACCOUNTS.

FULLZ

One requires, Fullz try get one which includes the Credit and Background Report they will help you answer bank verification questions. Usually after purchasing Fullz I usually check the Credit report for open and closed bank accounts.

What this helps with, you will have small insight on which bank to hit with your specific Fullz and which ones to avoid.

RDP

RDP's with GEO IP in the same state as Fullz, will help you maintain your account and also helps with unnecessary logins when your socks5 dies on you. Having the ability to avoid unnecessary logins helps to keep your account clean and avoid shutdowns because your account was manually vetted by the bank and noticed something unusual. Connect to the RDP and go to gmail.com and create an account with the Fullz details. Once you have the email it's time to start opening the Bank drops

DOCUMENT SCANS

Banks these days are hard to open with shitty documents, so try get high quality documents such as DI Scan etc.

INTRODUCTION

I'm only going to explain how to open from Bank of America, same methodology applies to the other banks also. Try get all information on your Fullz since most of them will ask questions to verify your identity. Try do your research in order not to get caught unexpected.

Try get all info including the Fullz drivers car details, relatives, close family details. Go in packed.

Most banks have different security questions which they ask and they always switch em up so have your Fullz credit report and background report on hand and open.

Take advantage of the (CTRL+F) in order to peruse the pdf fast and get keywords they usually ask.

Time matters, try answer the questions as fast as you can.

BANK OF AMERICA.

OPENING:

Go to <https://bankofamerica.com>

Most accounts well open are checking, so scroll down to that section select the Fullz state and click open now.

I'd suggest Bank of America Core Checking, but any will do so long as it's checking. You will be prompted to enter information about the Fullz such as DOB, SSN, Name, Address, and some other questions.

Make sure you study your Fullz credit and background report and have it in hand in order to open the accounts fast and avoid unnecessary mistakes.

You will be asked if you Employed, don't select that choose Unemployed. Since they won't ask much about your job and pay-outs etc. Makes account creation faster and easier.

When they ask if you will deposit funds to the drop, immediately click NO and that you will deposit after account is live.

Doing this helps you avoid linking banks and transferring funds which you don't have because that's the most widespread deposit method I've learnt from BOA and some other Banks.

You will be prompted to verify your identity, study your Fullz and answer the questions asked well. To avoid unnecessary waiting times cause of wrong questions.

You will be asked if you would like a new debit card sent to your drop, select No.

Accept the terms and conditions and submit your application.

To actually ship the debit card to your drop in USA, usually there is always a prompt for when selecting the drops address in order to ship the card.

Select that you have lived there for less than 6 months on this address" and put the real Fullz address after so when you will want to ship the card, you could use it!

Just change the Fullz address with your drops in the future and the card will be shipped to you. What I like with Canadian Drops Is that you can change the Fullz credit report and link your drop address instantly or wait 24hrs. So shipping stuff from there always pronto.

Once you receive that Email from BOA, you good if not you fucked up and will be given the chance to try again. Now enrol to Online Banking.

You know the drill, no need to explain. After enrolling to online banking, you ready to fund and use your Boa account. Login to the account and go Paperless!

DEPOSIT FUNDS:

1. Link it to a PayPal you've created for the Fullz and deposit from there.
2. If you got a US number, no Google Voice or any Virtual Number Bullshit you can go ahead and create a venom or cashapp account and link it to the drop.
3. You can always also transfer funds from other drops, but take this as a last option. Since Most banks request first deposits from owner accounts.

I WONT GO INTO DETAIL INTO EVERY BANK ACCOUNT, THE SAME METHOD APPLIES TO EACH BANK YOU OPEN.

FOLLOW THE SAME DRILL AS BANK OF AMERICA.

CASHOUT:

1. If you linked your bank account to PayPal, Cashapp or Venmo you can deposit funds to the accounts from the Bank. Sell them for btc at any peer to peer service which has no much KYC bullshit.

Paxful, localmonero etc.

DO YOUR RESEARCH.

2. Find a drop and ship the Debit Card to the drop you can then cashout at the ATM.
3. Link the bank account to a Bitcoin provider such as kraken, localmonero, local bitcoins etc. Since you received the debit card if you had a drop, it will be way easy to wire funds.

Your methods of cashout are way more than the three mentioned above use your head and withdraw those funds in adequate time.

TOPIC 2 – HOW TO CREATE BUSINESS BANK ACCOUNTS.

With opening business accounts, most documents asked for during registration mostly matter with which company you own. So they might vary for opening LLC drops to Sole Proprietorship Drops.

Here is a short list of items they will generally ask, they vary from each different company as I said.

ITEMS NEEDED

1. Social Security number or employer identification number (EIN)
2. Personal identification, such as a passport or driver's license
3. Business license with the name of the business and the owner's name(s)
4. Certificate of assumed name/DBA
5. Partnership agreement with the name of the business and its partners (if a business has multiple owners)
6. Organizing documents filed with the state
7. Monthly credit card revenue (for merchant accounts)

You'll need to figure out what you need to open a business bank account.

As you might have expected, the requirements to open a business bank account can vary based on the type of business you have, the type of bank account you want to open, and which bank you use.

Let's see some of the common things you'll need to open a business bank account, along with tips the best bank accounts for small businesses.

BENEFITS OF HAVING A BUSINESS BANK ACCOUNT

One of the biggest reasons to have a business bank account is a business checking account makes you look more professional when applying for merchant accounts and increases your chances of defrauding them longer compared to standard accounts.

Opening a business bank account is also one step to establishing business credit for the company. If you want to fuck around with CPN fraud, for businesses here is your starting ground.

Also having this account you will be able to process a large number of transactions on your checking account.

TYPES OF BUSINESS BANK ACCOUNTS

Now that you know the benefits of opening a business bank account, it's time to decide what type of checking account you need. There are three main types of business bank accounts.

- Business checking account
- Business savings account
- Merchant services account

Checking is for day-to-day expenses, and to accept payments from all the logs and businesses you end up defrauding.

You use savings to store funds, but we won't be opening this type of account unless you a dumb ass motherfucker.

Business bank accounts work the same way. It's likely you'll need a business checking account first, which will allow you to do the basics pay for things, collect invoices, and manage your cash flow.

If you end up playing the big league, and want to start defrauding banks such as chase etc. You'll need a merchant account.

Merchant account providers front you payment for your sales before the customer pays their credit card company. You need to have a business checking account before you can open a merchant account.

That way, the merchant account provider has somewhere to deposit your funds.

Some traditional banks offer merchant services accounts. You can also go with different banks for different types of accounts.

WHAT YOU NEED TO OPEN A BUSINESS BANK ACCOUNT

Whether you're looking to open a business checking, or merchant services account, all banks will ask you for certain kinds of documentation about the business and its owners.

Some of these documents may vary depending on the Fullz type of business entity and what state they live in (or the state in which they established their business). Some banks also ask for more documentation than others. It's typically simpler to open a business bank account online.

Who the fucks dumb enough to head to a brick and mortar bank. Here's what you need to open a business bank account:

1. SOCIAL SECURITY NUMBER OR EMPLOYER IDENTIFICATION NUMBER (EIN)

To prove the business's identity, you'll need to provide the EIN, as well as the documents that the IRS sent you when issuing your EIN. Some banks allow sole proprietors to use their social security number in lieu of an EIN.

It's fast and simple to apply for an EIN with the Fullz details on the IRS's website. Why apply, it lets your business have a tax presence independent of your personal social security number and makes you look more trustworthy when defrauding financial organisations.

To obtain an EIN, you must have a valid Social Security number, and be filing on behalf of a company located in the United States. If that's in order, you can request an EIN online in about a half hour. Be sure to save your EIN confirmation letter, which you'll need to show to the bank.

2. PERSONAL IDENTIFICATION

Most banks usually ask you for one or two forms of personal identification, to prove that you are actually connected with the business. In order to open a business bank account, you must be an officer or owner of the business. Valid forms of personal identification include a driver's license, state-issued identification, or passport

Make sure your skills are good or get high quality documents, in order to look legit.

3. BUSINESS LICENSE

A business license is exactly what you'd expect it to be—a license from a state or local government body that allows you to conduct business. Each state's or locality's processes for getting a business license differs a bit, so it's best to see what your area requires specifically.

4. CERTIFICATE OF ASSUMED NAME/DBA

Many businesses operate under a trade name that is different from their legal name. For example, ABC Bakery, LLC might operate as "ABC's." If this is true in your case, you'll need to file a fictitious business name, also known as a doing business as name (DBA), with your state's secretary of state. The bank will ask for a copy of your DBA filing documents as proof of your business's trade name.

5. PARTNERSHIP AGREEMENT

Businesses with multiple owners should provide the partnership agreement, also called a founders' agreement. For corporations, this might be called by laws, and for LLCs, it might be called an operating agreement. The agreement covers key issues the company will face, each owner's rights and responsibilities, and how it will conduct business.

6. ORGANIZING DOCUMENTS

The requirements for organizing documents vary a bit by state, but at their core, they spell out a few crucial components of your company: business name, address, owners, registered agent (the person who handles a company's paperwork), management structure (who will be in charge of running the company), and the activities it will engage in. The main organizational document for a corporation is called the articles of incorporation. For an LLC, it's called the articles of organization. You should store these with the rest of the Fullz data and be ready to show them to a bank.

7. MONTHLY CREDIT CARD REVENUE

This final piece of information is for businesses that are applying for merchant services accounts. If you own a merchant account, you will need to tell them your processing history and average volume of monthly credit card revenue.

Since most of our businesses are a start-up, then you we definitely have no processing history, but we will need to provide estimates of your monthly credit card volume. Some merchant account providers ask for additional documentation as well, such as financial statements and bank account statements.

HOW REQUIREMENTS VARY FOR DIFFERENT BUSINESS TYPES

Here's a basic overview of what you'll need to open a business bank account:

Sole Proprietorships

- ✓ Social security number (okay for sole proprietorships only) or EIN
- ✓ Personal identification
- ✓ Business license with the name of the business and the owner's name(s)
- ✓ Certificate of assumed name/DBA
- ✓ Monthly credit card revenue (for merchant accounts)

Partnerships

- ✓ EIN
- ✓ Personal identification
- ✓ Business license
- ✓ Certificate of assumed name/DBA
- ✓ Partnership agreement with the name of the business and its partners
- ✓ Organizing document filed with the state (for limited partnerships or limited liability partnerships)

- ✓ Monthly credit card revenue (for merchant accounts)

Limited Liability Companies

- ✓ EIN
- ✓ Personal identification
- ✓ Business license
- ✓ Certificate of assumed name/DBA
- ✓ LLC operating agreement with the name of the business and its partners
- ✓ Articles of organization
- ✓ Monthly credit card revenue (for merchant accounts)

Corporations

- ✓ EIN
- ✓ Personal identification
- ✓ Business license
- ✓ Certificate of assumed name/DBA
- ✓ Corporate bylaws
- ✓ Articles of incorporation
- ✓ Monthly credit card revenue (for merchant accounts)

CHOOSING A BUSINESS BANK ACCOUNT

Okay, if you've made it this far, which means you have everything prepared to open your business bank account. I Guess you know what documents will be required for the type of business you trying to apply.

Opening business bank accounts are still like normal banks make sure you study your Fullz and get a hold of all necessary documents needed. I hope you can make High Quality fake documents or try get them from vendors who can. The scrutiny here is of another level.

Once you register an EIN for the Fullz and sign up for a business bank account the chances of the account getting closed during the first or second month are far more less. From what I've gained in understanding from having multiple accounts from self-registered EIN's is that they tend to last longer and pay-outs are far cushier with merchants.

Signing up for accounts is the same level as personal drops, but make sure you drop that virtual number bullshit and get prepaid burners. Study and Gather necessary documents and scans as I said before and try open up an account.

Here are some suggestions

These are some banks I have used in the past and had successful openings and deposits.

You can try em out there still are other viable banks out there

Azlo Business Checking

I'd suggest not using it for merchant accounts it doesn't look legit in eyes of PPC when your accounts come to manual review. Use it as drop to store your excess funds you don't need from personal accounts and later on cashout on them.

Benefits:

- ✓ No fees and no minimum balance requirements
- ✓ Unlimited free transactions per month
- ✓ Mobile check deposit
- ✓ Send digital invoices to your customers

Chase Total Checking

Best option to choose, they are meant for businesses that are ready to grow while easily managing their cash flow.

Benefits:

- ✓ Low service fees (\$12 for paperless billing, \$15 for paper billing per month) that are waived if you maintain a \$1,500 daily balance.
- ✓ 100 free transactions per month
- ✓ Free, unlimited non-wire electronic deposits

Chase Performance Checking

I wouldn't suggest using this unless you planning to defraud merchants on a Bigger level with Card Present and Not Present Fraud – Charging online and hitting your POS with Magstripes.

Benefits:

Low service fees (\$30 per month) that are waived with a daily balance of \$35,000

250 free transactions per month

DEPOSITS:

1. You have a range of options you can go ahead and use the personal bank deposit methods.
2. You can try create a personal bank account and fund it, then transfer the funds to the business bank account.
3. Your possibilities are endless but try limit yourself, and evaluate how the bank you have what their deposit measures are.

CASHOUT:

1. Just like the deposit method, you have a range of options you can go ahead and use the personal bank cashout methods.
2. What I'd suggest is to wire funds to personal bank accounts and use them to cashout at the atm.
3. Link the bank to a Bitcoin provider and cashout directly there.
4. If you have the time and created a fake store front for the business and registered for P.O Box just ship the card and cashout from there.

Wouldn't suggest though

Your options are endless try cashout your funds how you want.