

Easy Bank Transfer

The first thing you are going to need is banking credentials of some sort. The information you need will be different for each bank and depend on how your doing the transfers if by phone or online so research is the key here!

If you are doing the transfers online take a look at the banks login pages to determine exactly whats needed to login, you might also need additional information like a password or code to make a transfer so it's a good idea to set up a bank account with internet banking on the bank your targeting, this way you will be able to see all that is needed and not just what you need to log into the actual website.

The usual information needed to log into online banking is usually like; (remember different banks = different info)

- Username/account number
- Password
- Letters/Numbers of a security code
- Answers to secret question
- Date of birth (sometimes)

For transfers it's much better to talk and bank using the telephone, this is far more successful than online transfers because it doesn't attract so much suspicion when a few thousand is being sent somewhere and banks will process the transfer there and then meaning that if your phone call to them is successful there is a 95% chance your transfer will be too.

You need different information to do this type of transfer and like before it's different with each bank, also like before it's a good idea to set up a bank account with the bank and make a transfer by phone, this way you will know what to expect when you go to make a fraudulent transfer by phone.

Here is a rough guide of what you might need;

- Account number
- Sort Code
- Address Details
- Date of Birth
- ***** maiden name
- Answer to secret questions

All the information you need for any type of transfer can be bought online for a relatively small amount of money, the details for online transfers will usually cost you between 3-15% of the account balance. Information to make phone transfers will normally cost between \$15 upto \$50 and this depends on how much information is given to you about your mark.

Alternatively you can collect and gather this information yourself by the many ways available such as botnets, phishing, data mining etc...

After you have got the information you need you will need to find or set up a bank account which the stolen money can be transferred into (bank drop), for obvious reasons this must not be an account in your real name! The most common method of getting an account for this is to find people willing to offer they're account for a percentage of the money, normally 30-60% of the transferred amount. Another way of getting bank drop accounts is to set them up yourself using fake ID and

counterfeit documents, there is a little extra work and investment needed for doing this but the returns financially are well worth it.

Now you have information and a bank drop account you are ready to make the transfer, here is some information and steps on how to go about making both phone and online transfers.

Telephone banking

In theory this method is pretty self explanatory because all you really need to do is make a call to the telephone banking line of your target bank and answer any questions they ask as if you were the person whose details you have but like any type of transfer true success will depend on how well you plan and carry off the operation so you must talk in a calm, cool and collective way.

Acting or at the very least voice impersonation will play a major role in transfers made by phone because NO bank is going to accept a transfer from someone on the phone who has the relatively squeaky voice of a teenager or young adult when the original account holder is supposed to be 60 years old so you must take the time to perfect your voice to sound like the account holder might. Sometimes the dialect of a voice can also make a bank worker weary of a transfer because if the account holder lives in Australia and you were born in India he or she might be able to spot this in your fake voice so you must must must! get the dialect, tone and language of your targets country correct or you will fail, simple!

When you have your voice you are ready to make the call, it's a good idea to use call spoofing and forwarding to have your targets telephone number registered with the bank appear on caller ID because some banks may check this or use it as further verification, there is sometimes also some sort of voice changing functionality with some of those call services which is a good feature to add to the fake voice your making vocally or if you have female info and you want to sound like so.

It's not usually necessary to use spoofing so if your making a call just make sure you are doing so from an unregistered pre-paid cell phone or pay phone and not the personal land line number in your house.

Online transfers

Again like before it's pretty easy to do but there is a lot of different aspects that can effect the success you have with this method of transfer. All banks have different procedures and levels of tolerance regarding online transfers, most of your work at the start will involve research, trial and error and perseverance to figure out the best ways in doing it and how to maximize your profits from it.

Okay so you have your information and a drop account, now you need to make the actual transfer! When you are doing anything illegal electronically via a computer you MUST secure your identity or so called virtual fingerprint paper trail your system and modem leaves behind, you can do this by using socks, virtual private networks, hacked wireless connection or any other form of legitimate anonymizing techniques and principals to protect your IP address and ultimately your identity and location. A good rule of thumb is to display an IP address located within a local proximity to that of your marks location or geographic area so an IP from the same city or state is ideal.

after this step you can successfully and safely login to online banking!

Now we have to think about what we are doing... as mentioned before the banks generally set an amount of money which is deemed acceptable and safe to transfer

online, the history of the account holders' transfers will also come into play so it's your job to determine the highest amount a bank will accept in an online transaction without arousing suspicion, this can be done by looking at the payment history of an account and using your research inline with what you discovered as the banks acceptable amount in comparison to the balance and history ratio. It is no good trying to transfer \$8k from an account with a \$10k balance when the real account holder has never made a transfer bigger than \$3k before.

So after you have a figure you think or know is safe to transfer you can attempt to make the transfer, please take a look below for more information regarding transfers in general.

General notes and tips about making any type of transfer

The best time to make a transfer is during big seasonal/regional/public holidays like Christmas or Summer, people spend a lot of money at these times so the chances of a successful transfer increases and suspicion falls, please remember it's not the same for small holidays or seasonal events like at the beginning of a new year because people tend to hold back on spending at those times because they spent so much at Christmas etc...

Transferring money into a bank drop account from the same bank will usually happen instantly so you can cashout the money on the same day the transfer was made, sometimes this can be seen as suspicious though. If you are transferring money into a different bank it will take between 1-4 days for the money to appear in the drop.

Don't transfer money at the weekend because people usually use they're cards a lot more on weekends when they are off work and out shopping so they will find out money has been taken from their accounts faster, best day(s) to make a transfer is Sunday, Monday or Tuesday.

If available select the option to take the money from the account on the day it will actually be transferred (1-4 days) there is usually a box to tick online for you to do this or you can tell the bank worker via the telephone that this is what you want.

If you have a big balance account like \$250k it doesn't mean you can automatically transfer \$75k out of that account because it's a small amount in comparison to the balance, a good rule is to take between 3-7% of the big balances but also remember the history of the payments is also very important, try to transfer what the banks sees normally from the account holder.

Make small transfers to your drop account that the account holder might not see or report, if you make a big transfer 2-3 weeks later there is a good chance of success because the bank will see money has previously been sent to the same account and no problems were reported.

Online only;

Take a look at the last log in date for the account or ask your vendor to do this if they checked the account after getting it because if the person doesn't log into or use online banking often there is a chance the success of a big transfer will fall and you will then be able to adjust your transfer accordingly, you will also know that person probably isn't going to see a bank statement until the end of the month.