JUNGLE MONEY

evolution
MONKEY BUSINESS

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This guide explains how to cash out both US and worldwide CVVs using two well-known payment processors, PayPal and Neteller.
Funds deposited into the accounts are then exchanged for cash, hard currency, Bitcoin or alternative crytocurrencies, or deposited into an E-TRADE Brokerage account acting as our bank drop.
We will also create a centralized address drop in the name of our Business PayPal cash out account in an
attempt to receive both the PayPal and E-TRADE debit cards and/or hard currency under multiple names.

Our goal in this guide is to create and grow three components in our virtual working area:

- An organized group of VPS/RDPs for long term PayPal administration.
- A small, turn-key merchant gateway to manage our PayPal transfers disguised as digital download sales.
- Organized group of PayPal and Neteller accounts to move and consolidate funds once they have left front line accounts.

I don’t like working within the context of only one or two PayPal accounts. It doesn’t allow for much testing and you’re exposing yourself to risk by linking your accounts together, just transferring back and forth between the two.

Instead we are going to cloak our transfers within the context of high value digital download products to keep each “class” of PayPal accounts separate. In the event that one of our accounts becomes limited, we just cut if off and buy another one.

I prefer to purchase PayPal accounts with both bank and credit card verified. We are not going to attach an E-TRADE account to every PayPal account, just our Business cash out account. The accounts first in line to receive funds will not use a bank drop at all. They are purchased preconfigured with both VBA and VCC and are used to temporarily hold and then move after a standard waiting or “cooling off” period of 24 – 72 hours after funds are deposited.
This guide also provides several resources to manage your data and identify successful trends so you can make better purchasing decisions when shopping for CVV data.

One credit card’s Bank Identification Number, or BIN, may work well for online clothing purchases but may not necessarily translate to an approved transaction directly through PayPal or Neteller and vice versa.

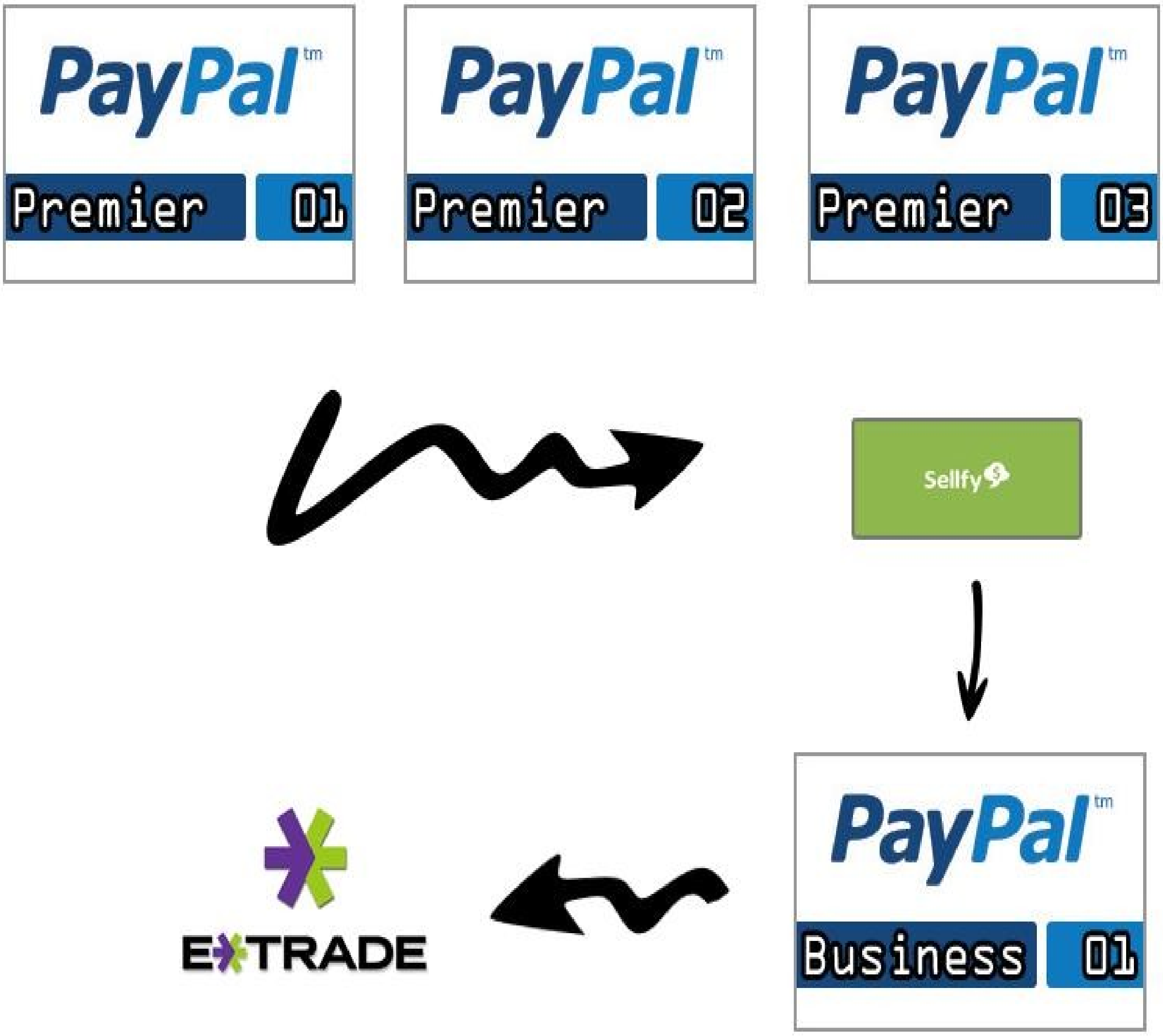
This guide attempts to take all of this into consideration and list options for any level of CVV. Three methods are outlined in order of safety, efficiency and amount. The same priority is applied to the methods of withdrawing, our first being the PayPal MasterCard debit and last being VirWox as a USD/BTC/PayPal exchanger.
Let’s begin.

The Environment

We are going to rely on several components to build an assembly line of PayPal accounts capable of receiving, consolidating, and cashing out funds on a rolling schedule.
Our PayPal accounts are sectioned off, away from the accounts that exchange our funds for cash.
We will be creating a quick, turn-key digital download store-front using Sellfy to transfer funds to a Business PayPal account.

Rather than worry about VCCs and VBAs that may potentially get your account limited, we will source our PayPal accounts from a third party.
This Site sells clean, verified PayPal accounts with no transaction history that we are going to use for both our front line accounts, each acting the repository for clean, semi-clean, and dirty funds, as well as our PayPal Business cash out accounts.

The Business account can be used to purchase assets that are easily exchanged to cash such as foreign currency or bullion, or we can try to get our hands on the PayPal MasterCard debit by using an expat forwarding service based in Florida. We'll also open and attach an E-TRADE Brokerage account that includes an International debit card.

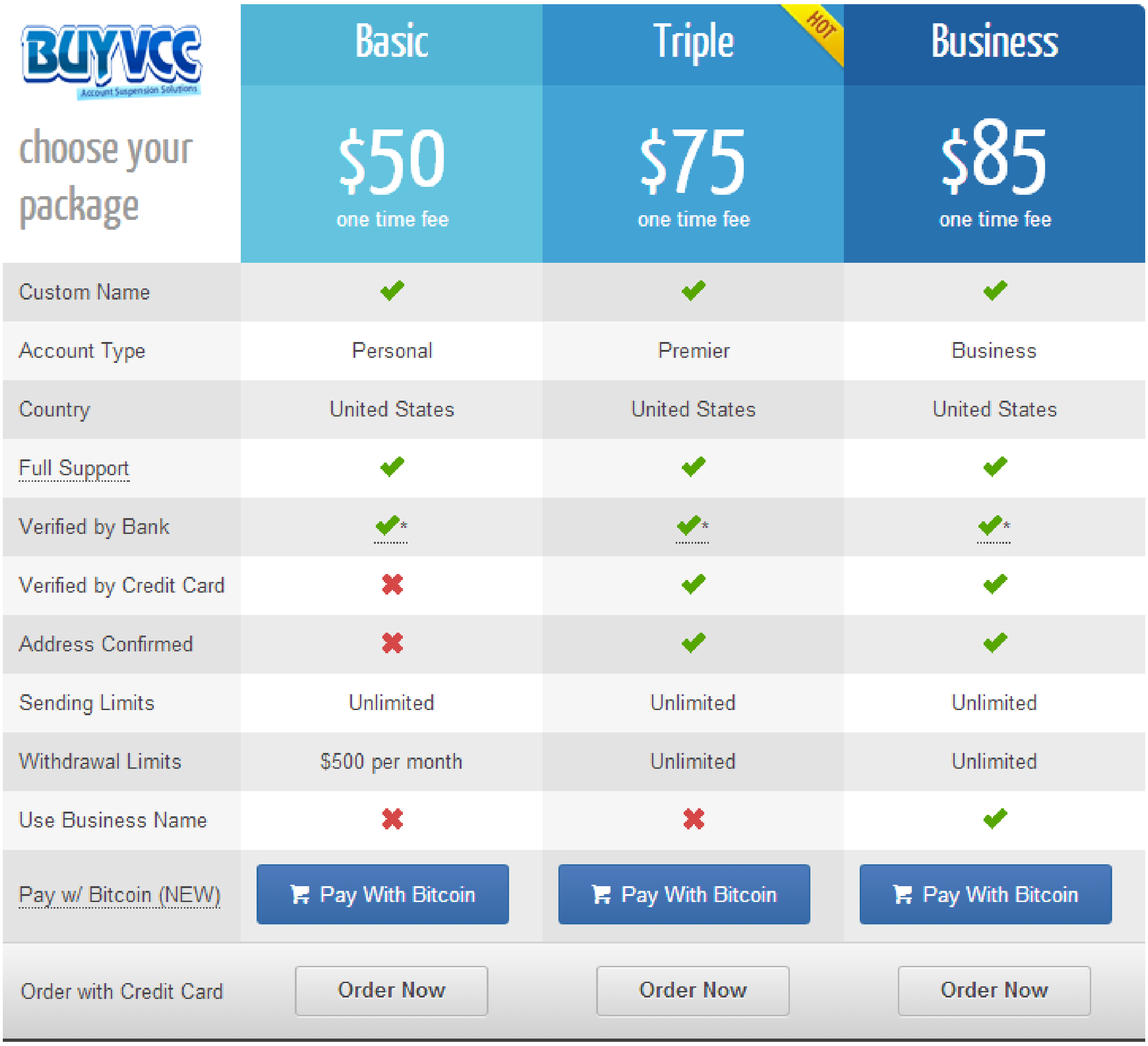


a. BuyVCC

BuyVCC sells verified PayPal accounts with 3 – 5 day turnaround and 30 day guarantee.
They are clean accounts, not hacked, and do not have any transaction history aside from a $1.95 positive balance when the account is delivered to you.

Once the accounts are funded we make our purchases, or "transfers", into our single Business account, which by now is synonymous with our cash out account. If you plan to secure a US drop address using My.US it may be best to coordinate with BuyVCC to arrange for an address in the proximity of Sarasota, Florida.

The accounts do not come with enough personal information to open PayPal MasterCard debit cards. We'll cover that later in the document.



BUYVCC Account Suspension Solutions choose your package	Basic $50 one time fee	Triple (HOT) $75 one time fee	Business $85 one time fee
Custom Name	✓	✓	✓
Account Type	Personal	Premier	Business
Country	United States	United States	United States
Full Support	✓	✓	✓
Verified by Bank	✓*	✓*	✓*
Verified by Credit Card	✗	✓	✓
Address Confirmed	✗	✓	✓
Sending Limits	Unlimited	Unlimited	Unlimited
Withdrawal Limits	$500 per month	Unlimited	Unlimited
Use Business Name	✗	✗	✓
Pay w/ Bitcoin (NEW)	Pay With Bitcoin	Pay With Bitcoin	Pay With Bitcoin
Order with Credit Card	Order Now	Order Now	Order Now

You'll receive 10% off your order by paying in Bitcoin (powered by Coinbase) making each Premier account or "Triple" package only $67.00.

b. Create VPS (RDP) in Amazon EC2

Some people may scoff at the idea of using RDPs within EC2 to manage PayPal accounts. What they fail to realize is that Internet giants including reddit, Instagram, Netflix, as well as many content distribution networks use EC2 for their infrastructure. We utilize Elastic IP Addressing or EIP meaning that our IP address is released back into the customer pool as soon as we are done with it, rending IP- based security policies nearly impossible to enforce with massive blowback from the customer experience. That's not as complicated as it may sound. We don't require much. We can exist in the pre-sales space for as long as we need to. Read about the introductory Amazon Web Services free usage tier Here—

We can do the following within the free introduction period—

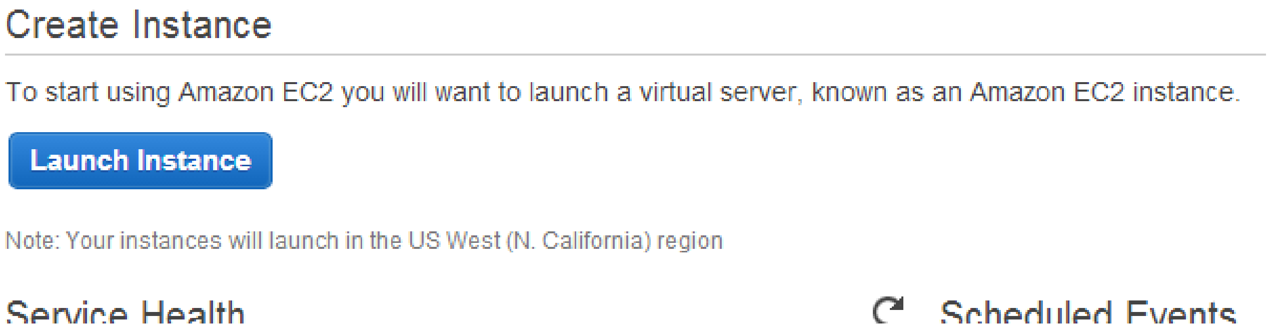
- 750 hours of Amazon EC2 Linux† Micro Instance usage (613 MB of memory and 32-bit and 64-bit platform support) – enough hours to run continuously each month*
- 750 hours of Amazon EC2 Microsoft Windows Server‡ Micro Instance usage (613 MB of memory and 32-bit and 64-bit platform support) – enough hours to run continuously each

month*

We are specifically interested in Amazon Elastic Compute Cloud (EC2). All that is required is an Amazon account that has never signed up for AWS. Register and sign into the Console –

You are met with the entire list of AWS product offerings. Click Elastic Compute Cloud (EC2) in the top left corner.
You may create server instances in the regions all over the world, or, as Amazon calls them, Availability

Zones—
US East (Northern Virginia) us-east-1
US West (Oregon) us-west-2
US West (Northern California) us-west-1
EU (Ireland) eu-west-1
Asia Pacific (Singapore)
Asia Pacific (Sydney) ap-southeast-2
Asia Pacific (Tokyo) ap-northeast-1
South America (Sao Paulo) sa-east-1
** Not all Availability Zones are eligible for the free usage tier



To start using Amazon EC2 you will want to launch a virtual server, known as an Amazon EC2 instance.

Note: Your instances will launch in the US West (N. California) region

Within the main EC2 dashboard you will see a large blue button for "Launch Instance". This is where we are going to configure and launch our Windows Server.

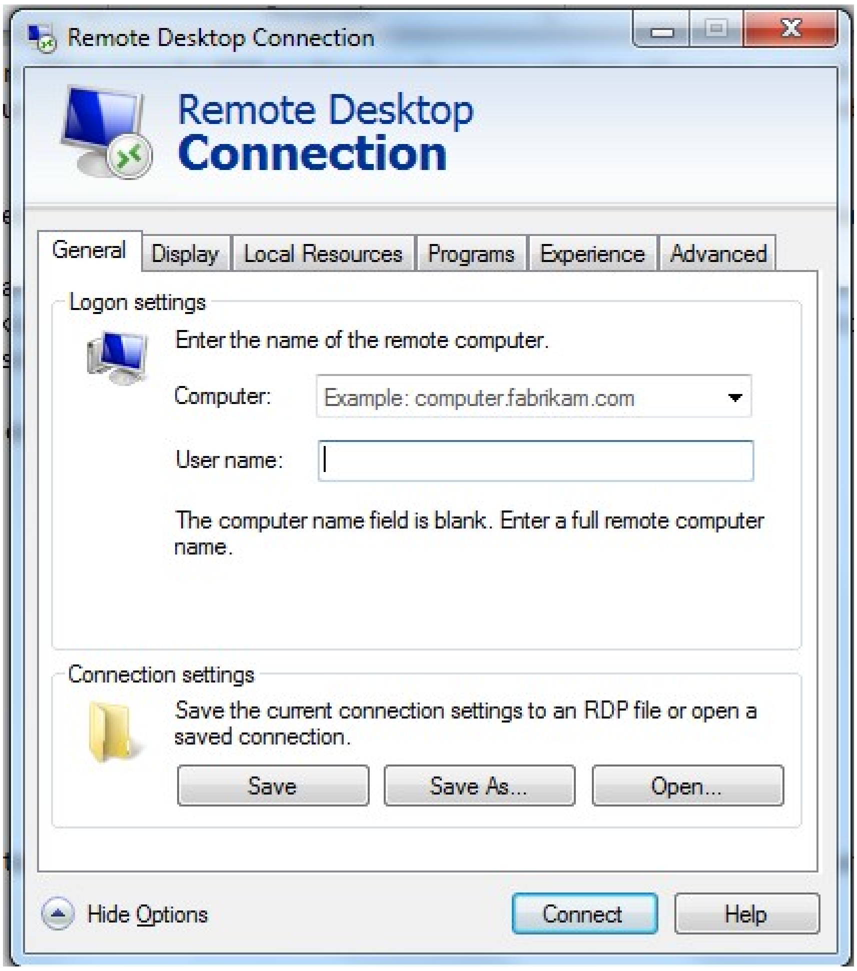
Choose the following towards the bottom of the list of Operating Systems –

Microsoft Windows 2008 R2 SP1 Datacenter edition, 64-bit architecture. [English]

Micro instances are eligible for the AWS free usage tier. For the first 12 months following your AWS sign- up date, you get up to 750 hours of micro instances each month. When your free usage tier expires or if your usage exceeds the free tier restrictions, you pay standard, pay-as-you-go service rates.

Check that port 389 is open for RDP on the security group settings otherwise you will not be able to connect to your instance. You will need to create a key pair to decrypt your password for the initial connection. Follow the directions on the key pair creation screen and save it to an encrypted volume. Give your instance about 30-40 minutes to spool up completely. When your instance shows the green indicator mark and you see it is running, choose connect. Enter the key that you just created to decrypt your Windows Admin password.
To create a shortcut click

Start -> Run > **mstsc**


Remote Desktop Connection
Remote Desktop
Connection
General
Display
Local Resources
Programs
Experience
Advanced
Logon settings
Connection settings
Save
Save As...
Open...
Hide Options
Connect
Help

Enter the name of the remote computer.

Computer: Example: computer.fabrikam.com

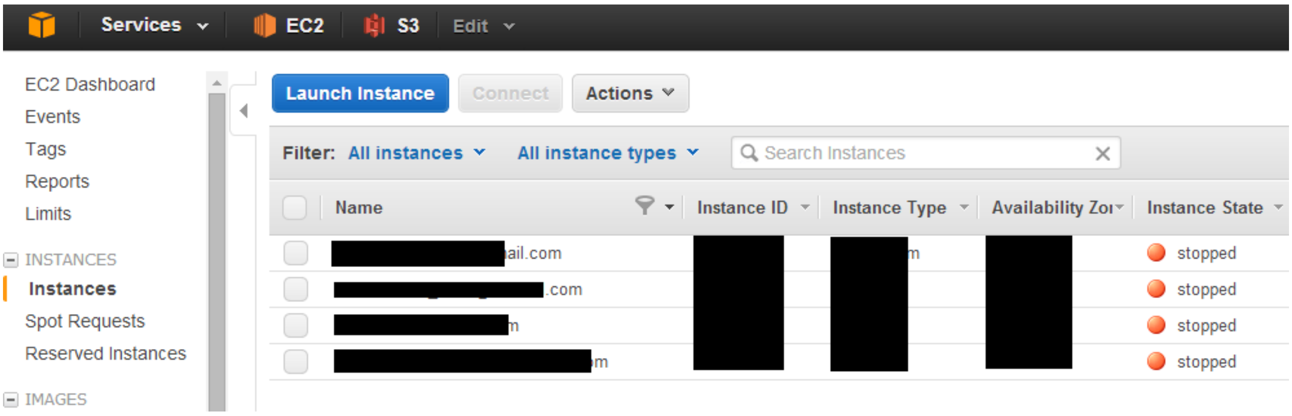
User name:

The computer name field is blank. Enter a full remote computer name.

Save the current connection settings to an RDP file or open a saved connection.

Click “Show Options” and enter your EIP or public DNS details, Administrator credentials including password, and save the shortcut on your desk top.Unless you choose otherwise, your instance will launch immediately after creation and you will begin to incur charges until you manually shut it down.
If you do not plan to use your VPS right away, be sure to suspend it otherwise you’ll burn through your “free usage tier” credits.

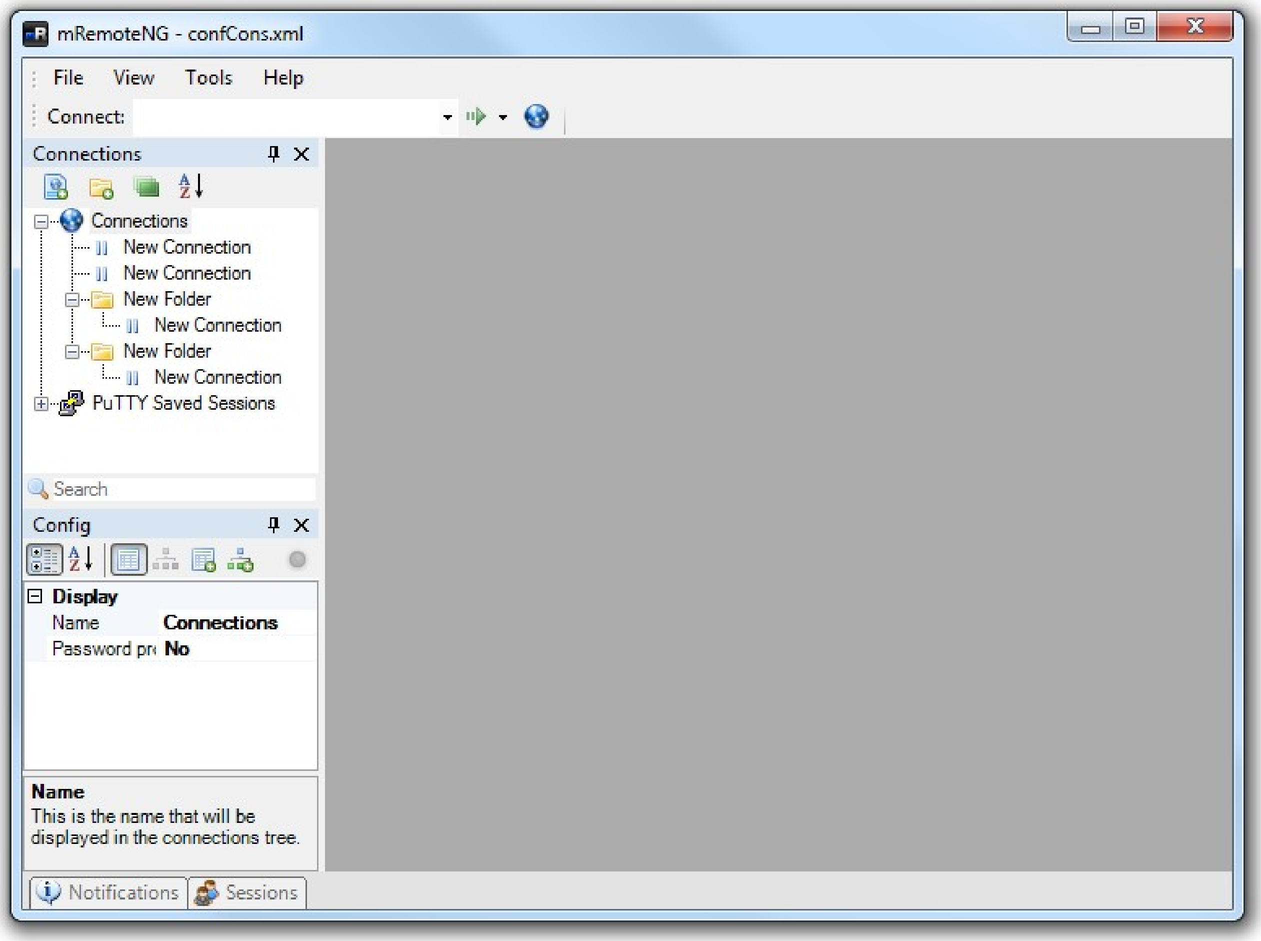
The main EC2 dashboard here shows four VPS instances in a stopped state.


Services
EC2
S3
Edit
EC2 Dashboard
Events
Tags
Reports
Limits
INSTANCES
Instances
Spot Requests
Reserved Instances
IMAGES
Launch Instance
Connect
Actions
Filter: All instances
All instance types
Search Instances

☐	Name	Instance ID	Instance Type	Availability Zo	Instance State
☐	[redacted]ail.com	[redacted]	[redacted]m	[redacted]	● stopped
☐	[redacted].com	[redacted]	[redacted]	[redacted]	● stopped
☐	[redacted]m	[redacted]	[redacted]	[redacted]	● stopped
☐	[redacted]m	[redacted]	[redacted]	[redacted]	● stopped

Name each instance using the email address of your PayPal account. When you are ready to connect to that user's profile, simply right click the instance, click Start, and wait until the instance state has turned to green/running before attempting to connect using your RDP shortcut.

IMPORTANT: Enable Termination Protection on your instances! Don't learn the hard way!
You can keep your RDP shortcuts together in a folder or you may choose to use a front end manager like RemoteNG to manage multiple user profiles within a single interface, shown below.

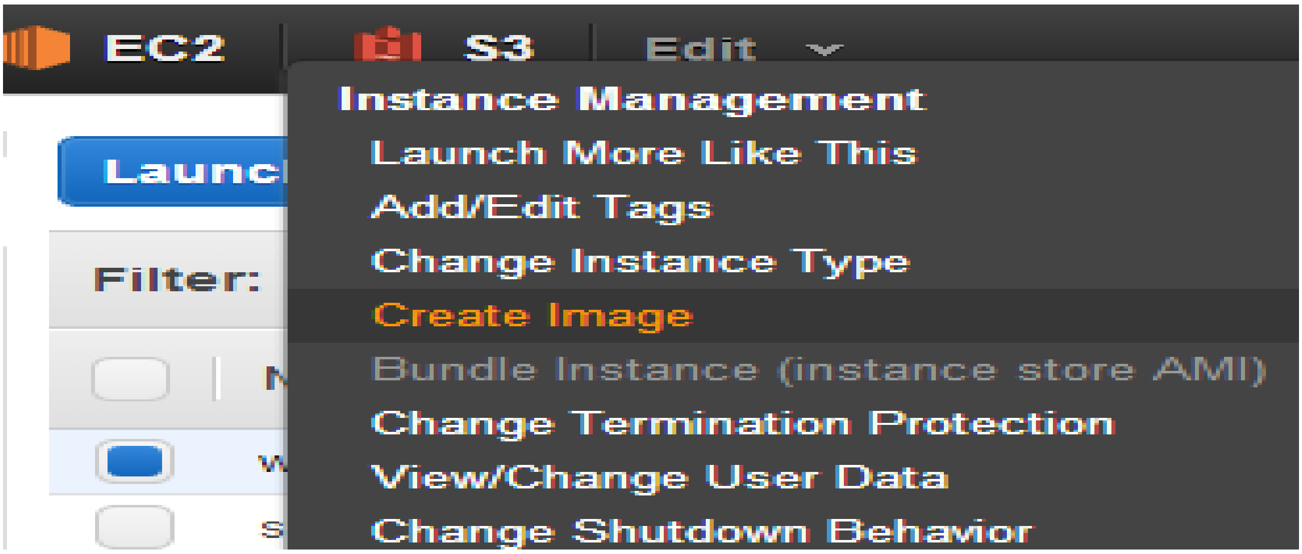

mRemoteNG - confCons.xml
File
View
Tools
Help
Connect:
Connections
Connections
New Connection
New Connection
New Folder
New Connection
New Folder
New Connection
PuTTY Saved Sessions
Search
Config
Display
Notifications
Sessions

Name: Connections
Password pr: No

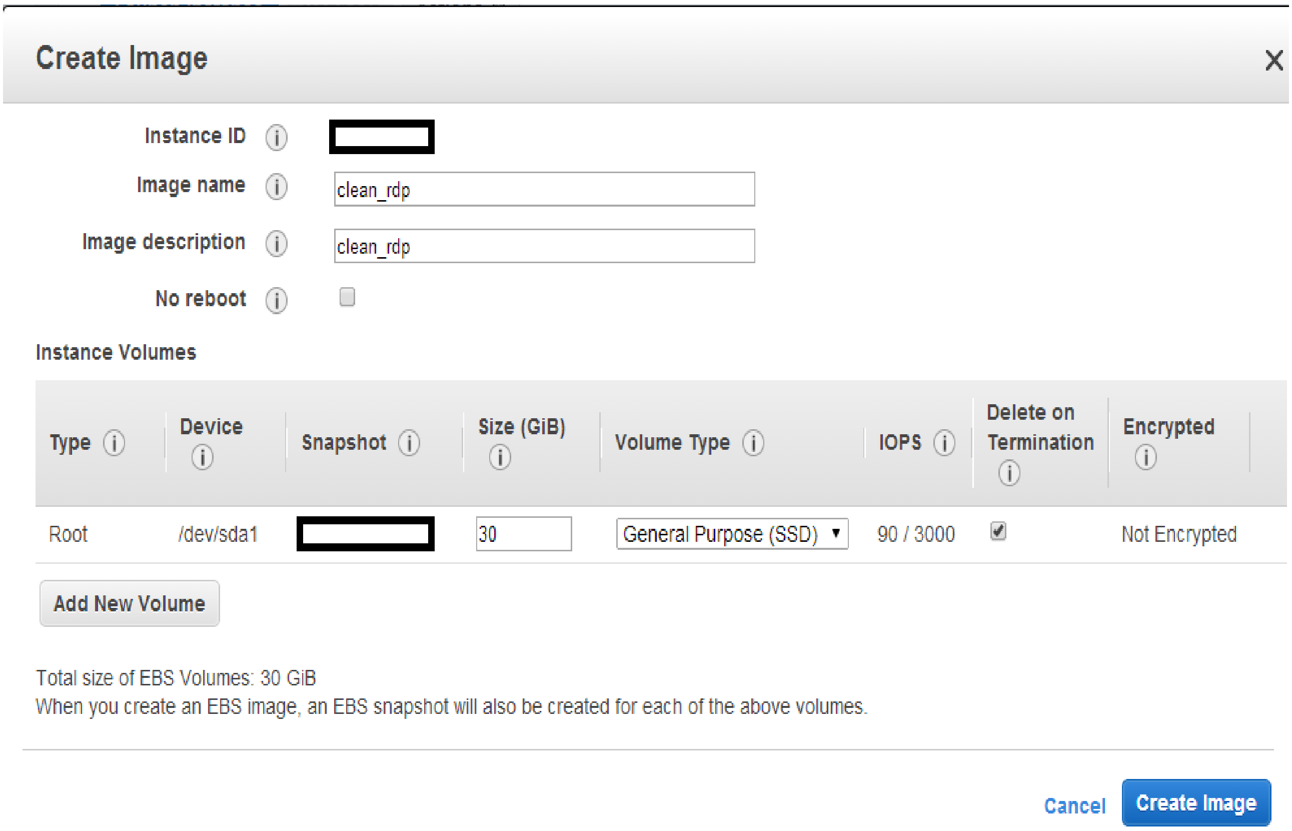
Name
This is the name that will be displayed in the connections tree.

Log into your RDP and begin installing your applications and preferred web browsers, etc., but do not begin personalizing anything to a particular account just yet. Once you have completed installing your applications and updated your settings to your liking, log off the RDP and cleanly power down the instance in the EC2 dashboard by right-clicking its name and choosing “Stop”. Not “Terminate”.

Once fully stopped, right click on the instance and choose “Create Image” like shown below:


EC2
S3
Edit
Launch
Filter:
Instance Management
Launch More Like This
Add/Edit Tags
Change Instance Type
Create Image
Bundle Instance (instance store AMI)
Change Termination Protection
View/Change User Data
Change Shutdown Behavior

You will be prompted to give your image unique identifiers in case you are planning to manage multiple Amazon Machine Images or AMIs. Since this is going to be the baseline desktop environment for our future desktop environments, we are going to name this one “clean_rdp”.



Create Image

Instance ID: [redacted]
Image name: clean_rdp
Image description: clean_rdp
No reboot: ☐

Instance Volumes

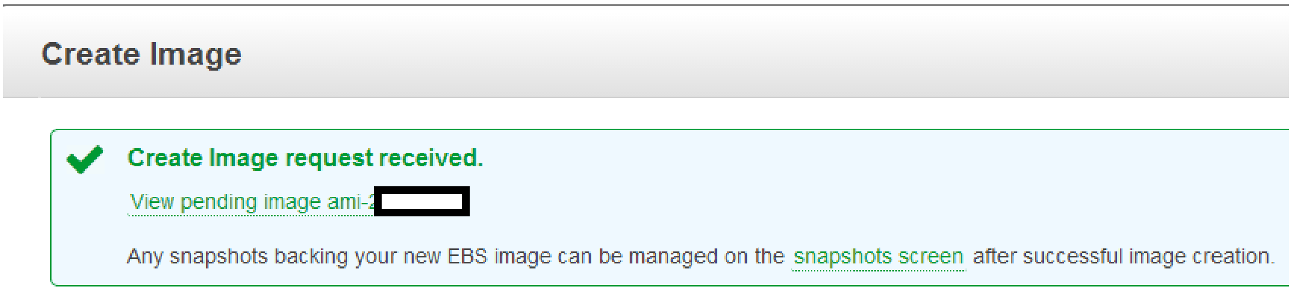
Type	Device	Snapshot	Size (GiB)	Volume Type	IOPS	Delete on Termination	Encrypted
Root	/dev/sda1	[redacted]	30	General Purpose (SSD)	90 / 3000	☑	Not Encrypted

Total size of EBS Volumes: 30 GiB
When you create an EBS image, an EBS snapshot will also be created for each of the above volumes.

Add New Volume
Cancel
Create Image

Click “Create Image” to begin the creation process.

You will be prompted with a confirmation screen and you can click through to check the status your image. It will take several minutes to complete.


Create Image

Create Image request received.

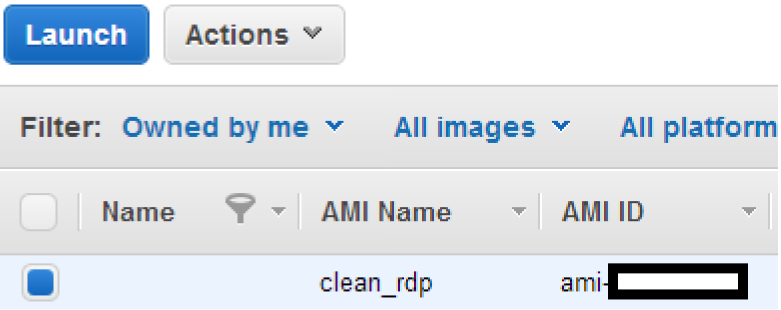
View pending image ami-2[redacted]

Any snapshots backing your new EBS image can be managed on the snapshots screen after successful image creation.

What we’ve done here is create a baseline image that all your future PayPal account administration RDPs will be based off of. So the order of events in your PayPal assembly line is to purchase an account from BuyVCC then launch a new EC2 instances from your clean copy.

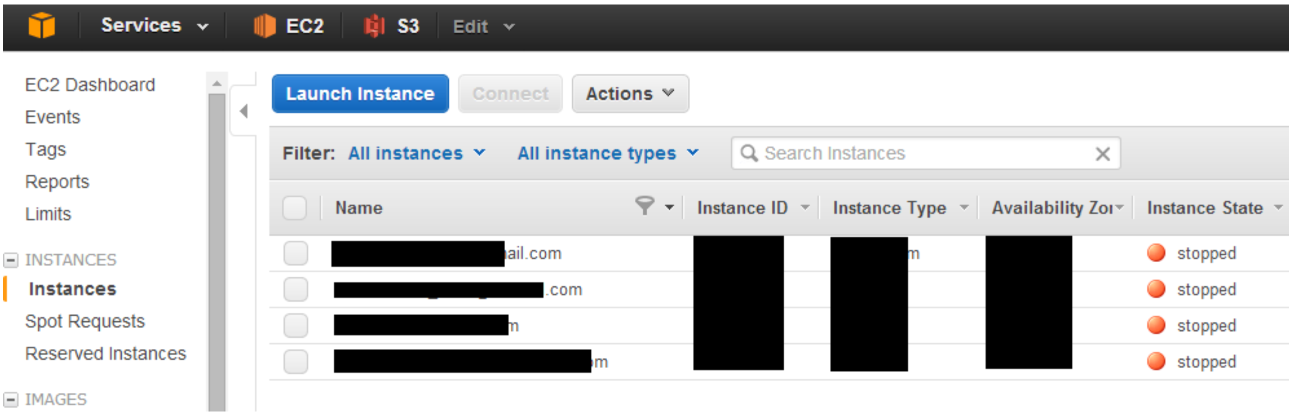
Choose “AMI” from the left hand menu and look for the image that you took of your original instance with the name you gave it. Our example is “clean_rdp”.

Choose it, click “Launch” and configure instance details to align with the free-usage tier.


Launch
Actions
Filter: Owned by me
All images
All platform

☐	Name	AMI Name	AMI ID
☑		clean_rdp	ami-[redacted]

This new instance is and launched and appended to the list of available instances in your main EC2 dashboard. All your programs are installed already and everything is ready to be built around the profile of your new user account details.


Services
EC2
S3
Edit
EC2 Dashboard
Events
Tags
Reports
Limits
INSTANCES
Instances
Spot Requests
Reserved Instances
IMAGES
Launch Instance
Connect
Actions
Filter: All instances
All instance types
Search Instances

☐	Name	Instance ID	Instance Type	Availability Zo	Instance State
☐	[redacted]ail.com	[redacted]	[redacted]	[redacted]	stopped
☐	[redacted].com	[redacted]	[redacted]	[redacted]	stopped
☐	[redacted]m	[redacted]	[redacted]	[redacted]	stopped
☐	[redacted]m	[redacted]	[redacted]	[redacted]	stopped

Amazon EC2 Alternatives

If you do not have access to an Amazon account that is eligible for a free usage tier you can look into other VPS/cloud providers. The interface and pricing structure is somewhat similar but our theory remains the same. Create one VPS and clone it for each of our PayPal accounts.

Alternative 1
Alternative 2

List of VPS providers that accept BTC:
Alternative 3

Alternatively, you can purchase a VPN with dedicated IP in nearly any country in the world for as little as $6.00 per month.
Alternative 4
Alternative 5

If you have no intention of keeping each user’s cookie history, you can manage all of your accounts from a single local user profile. Each PayPal account would be bound to its unique IP address, based on whatever VPN you paired with it.

If the idea of binding your activities to a single IP address bothers you, good. It should.

Unfortunately that’s exactly what we have to do if you want to build a legitimate history with PayPal. The painless transactions in the future will more than make up the administrative overhead. Create an additional Windows user for each of your PayPal accounts. Each of these profiles can be light. Not many applications are needed. Just be sure to keep your user data profile directories full of your account history.

IMPORTANT: Think about your organizational structure before committing to any changes. Are you in the habit of running BleachBit constantly? If so, there’s no real point in keeping user profiles separate as the only benefit is each user’s unique IP address delegated by you to your VPN client.

d. My.US address (optional)

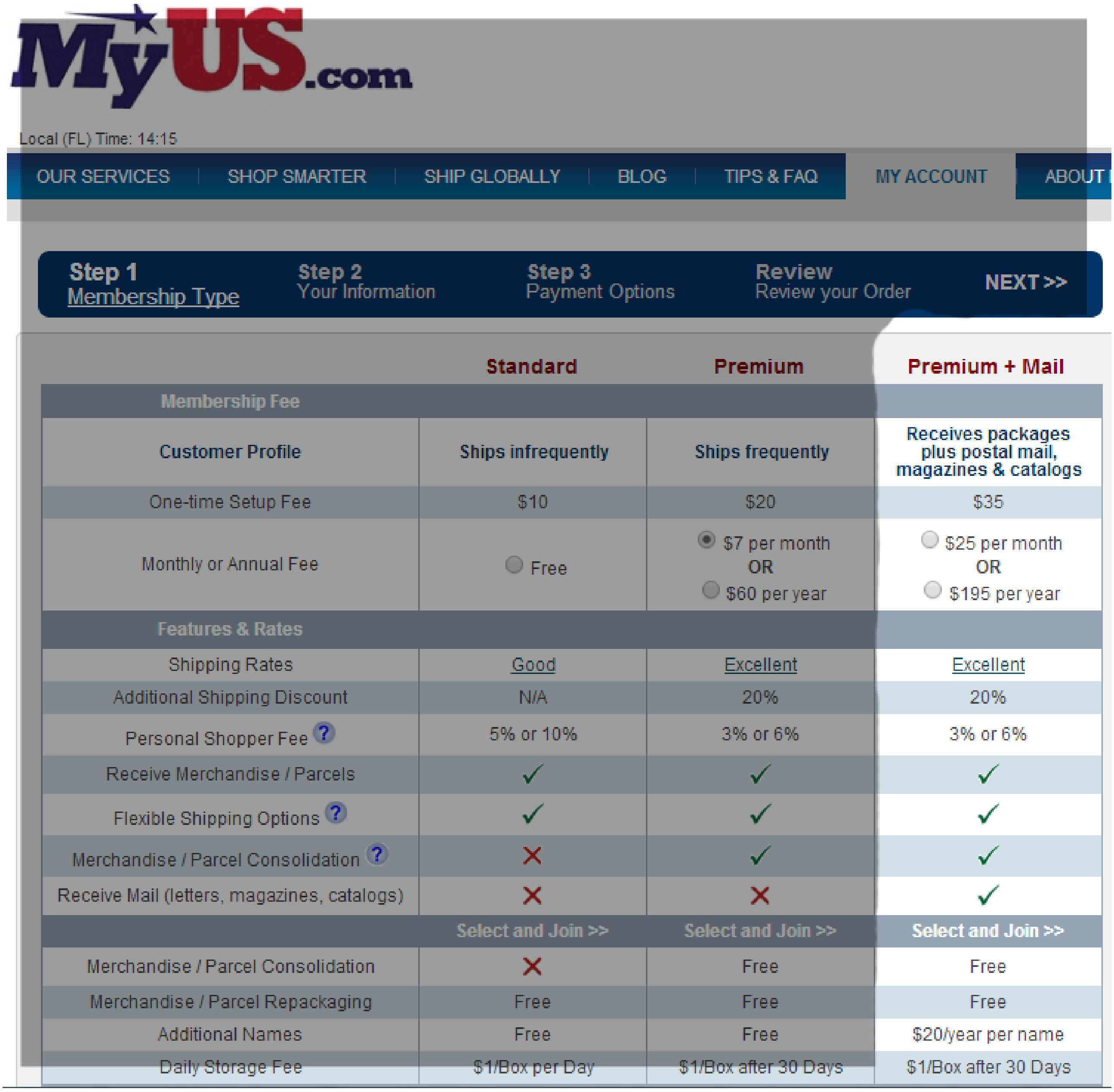
We are going to use a reshipping service to allow our PayPal Business account and its “employees” an American address to receive PayPal and E*TRADE debit cards. Their primary market is reshipping International Amazon orders but we are going to use the Premium + Mail package under our Business PayPal account to receive mail on behalf of our “employees” using the USPS 1583 form.

You are simply allowing My.US to act as the agent to forward mail rather than actively changing any addresses. You list all of your "employees" on the form in section 12 and you may receive and forward documents, in their name, only when sent to that address, on behalf of your company.

You are not disrupting regular mail service because only the name, not address, is listed on the form and never submitted anywhere. It is kept just like an I-9 employment form. No one looks at it until it’s needed. However, the form must be notarized. You have three options—

- Go to the local US consulate and have it notarized
- Have the form notarized by friend / relative / notary
- Buy a notary stamp from Here or Here

If overseas, you can simply have the form notarized at the Consulate and add additional names in Section 12 before you submit it to My.US.


MyUS.com
Local (FL) Time: 14:15
OUR SERVICES
SHOP SMARTER
SHIP GLOBALLY
BLOG
TIPS & FAQ
MY ACCOUNT
ABOUT
Step 1 Membership Type
Step 2 Your Information
Step 3 Payment Options
Review Review your Order
NEXT >>

	Standard	Premium	Premium + Mail
Membership Fee			
Customer Profile	**Ships infrequently**	**Ships frequently**	**Receives packages plus postal mail, magazines & catalogs**
One-time Setup Fee	$10	$20	$35
Monthly or Annual Fee	○ Free	● $7 per month OR ○ $60 per year	○ $25 per month OR ○ $195 per year
Features & Rates			
Shipping Rates	Good	Excellent	Excellent
Additional Shipping Discount	N/A	20%	20%
Personal Shopper Fee ?	5% or 10%	3% or 6%	3% or 6%
Receive Merchandise / Parcels	✓	✓	✓
Flexible Shipping Options ?	✓	✓	✓
Merchandise / Parcel Consolidation ?	✗	✓	✓
Receive Mail (letters, magazines, catalogs)	✗	✗	✓
	Select and Join >>	**Select and Join >>**	**Select and Join >>**
Merchandise / Parcel Consolidation	✗	Free	Free
Merchandise / Parcel Repackaging	Free	Free	Free
Additional Names	Free	Free	$20/year per name
Daily Storage Fee	$1/Box per Day	$1/Box after 30 Days	$1/Box after 30 Days

United States Postal Service®

Application for Delivery of Mail Through Agent

See Privacy Act Statement on Reverse

1. Date **Today's Date**

In consideration of delivery of my or our (firm) mail to the agent named below, the addressee and agent agree: (1) the addressee or the agent must not file a change of address order with the Postal Service™ upon termination of the agency relationship; (2) the transfer of mail to another address is the responsibility of the addressee and the agent; (3) all mail delivered to the agency under this authorization must be prepaid with new postage when redeposited in the mails; (4) upon request the agent must provide to the Postal Service all addresses to which the agency transfers mail; and (5) when any information required on this form changes or becomes obsolete, the addressee(s) must file a revised application with the Commercial Mail Receiving Agency (CMRA).

NOTE: The applicant must execute this form in duplicate in the presence of the agent, his or her authorized employee, or a notary public. The agent provides the original completed signed PS Form 1583 to the Postal Service and retains a duplicate completed signed copy at the CMRA business location. The CMRA copy of PS Form PS 1583 must at all times be available for examination by the postmaster (or designee) and the Postal Inspection Service. The addressee and the agent agree to comply with all applicable Postal Service rules and regulations relative to delivery of mail through an agent. Failure to comply will subject the agency to withholding of mail from delivery until corrective action is taken.

This application may be subject to verification procedures by the Postal Service to confirm that the applicant resides or conducts business at the home or business address listed in boxes 7 or 10, and that the identification listed in box 8 is valid.

2. Name in Which Applicant's Mail Will Be Received for Delivery to Agent. *(Complete a seperate PS Form 1583 for EACH applicant. Spouses may complete and sign one PS Form 1583. Two items of valid identification apply to each spouse. Include dissimilar information for either spouse in appropriate box.)* **Your Name**

3a. Address to be Used for Delivery *(Include PMB or # sign.)* **Your U.S. Address**

3b. City **Sarasota**

3c. State **FL**

3d. ZIP + 4® **34238**

4. Applicant authorizes delivery to and in care of:

a. Name **MyUS.com**

b. Address *(No., street, apt./ste. no.)* **4299 Express Lane**

c. City **Sarasota**

d. State **FL**

e. ZIP + 4 **34238**

5. This authorization is extended to include restricted delivery mail for the undersigned(s): **Your Name**

6. Name of Applicant

7a. Applicant Home Address *(No., street, apt./ste. no)* **Your Delivery Address**

7b. City **Your Delivery Address**

7c. State

7d. ZIP + 4

7e. Applicant Telephone Number *(Include area code)* **Your Telephone Number**

8. Two types of identification are required. One must contain a photograph of the addressee(s). Social Security cards, credit cards, and birth certificates are unacceptable as identification. The agent must write in identifying information. Subject to verification.

a. **Leave Blank**

b. **Leave Blank**

Acceptable identification includes: valid driver's license or state non-driver's identification card; armed forces, government, university, or recognized corporate identification card; passport, alien registration card or certificate of naturalization; current lease, mortgage or Deed of Trust; voter or vehicle registration card; or a home or vehicle insurance policy. A photocopy of your identification may be retained by agent for verification.

9. Name of Firm or Corporation **Company Name** (if applicable)

10a. Business Address *(No., street, apt./ste. no)* **Company Address** (if applicable)

10b. City **Company Address** (if applicable)

10c. State

10d. ZIP + 4

10e. Business Telephone Number *(Include area code)*

11. Type of Business

12. If applicant is a firm, name each member whose mail is to be delivered. *(All names listed must have verifiable identification. A guardian must list the names of minors receiving mail at their delivery address.)*

Name of Each Applicant

13. If a CORPORATION, Give Names and Addresses of Its Officers

If a Business,
Name the Officers

14. If business name *(corporation or trade name)* has been registered, give name of county and state, and date of registration.

If a Business,
Name the Address

Warning: The furnishing of false or misleading information on this form or omission of material information may result in criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties).

15. Signature of Agent/Notary Public **Required**

16. Signature of Applicant *(If firm or corporation, application must be signed by officer. Show title.)* **Signature of Applicant**

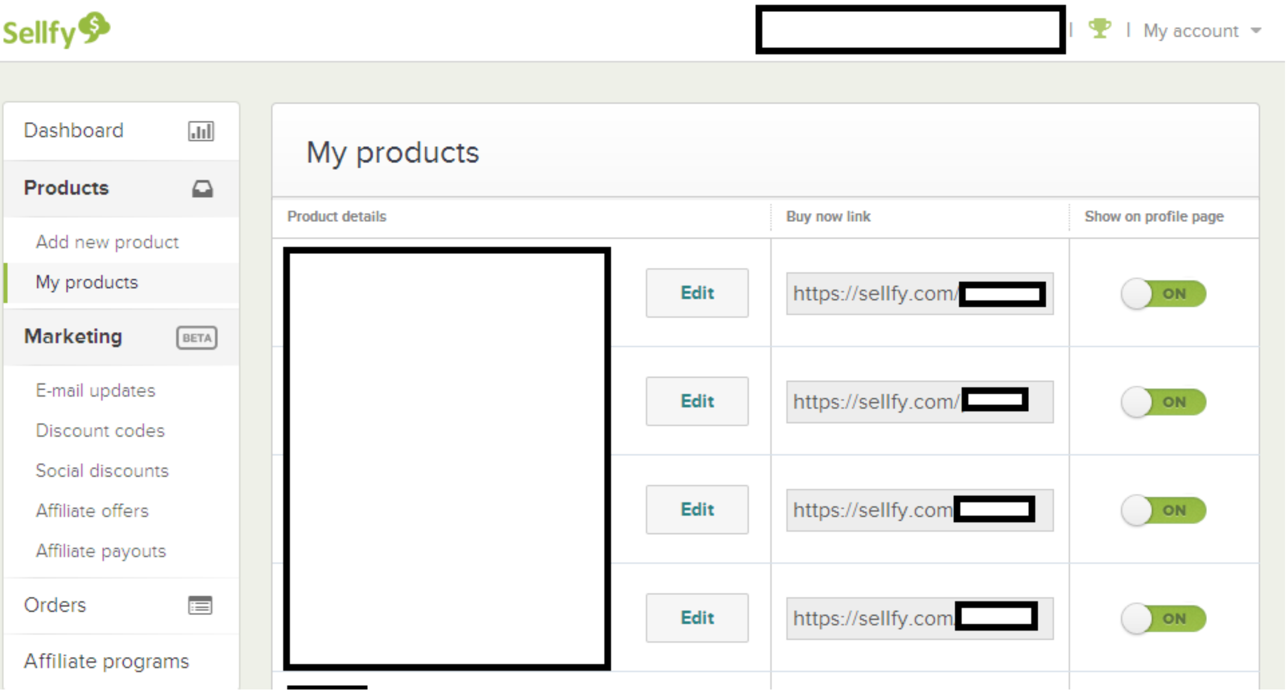
d. Sellfy

Sellfy is a turn-key solution for anyone to sell digital download products through a simple and intuitive interface. We are going to use these products to transfer funds between our front line worker bees and our Business account(s). Sign up for an account and begin creating products in the denomination you are preparing to transfer. You'll need to be creative if you plan on moving larger amounts of money through the Sellfy gateway.

Some examples include:
- AutoCAD plugins
- Adobe Photoshop or Premier Plugins
- Audio Sample Packs
- Scientific Journals
- Marine chart books or sailing maps
- Trade Show Registrations
- TEFL Education materials

There are plenty of products that can safely disguise your 3 and 4 digit transfers rather than relying $3.99 smartphone apps.
By default, each product will have its own sales page with shortened URL. You have three options with your Sellfy merchant gateway. Choose whatever is appropriate for the amount and frequency of your future transfers.

$ - Bookmark each individual product page for later use.
$$ - Complete your Sellfy profile, social media presence, and create a product wall.
$$$ - Build a third party web store using a management plugin such as the WordPress Sellfy Buy It Now button. (Most logical for Four Horsemen readers)


Sellfy
[redacted]
My account
Dashboard
Products
Add new product
My products
Marketing
BETA
E-mail updates
Discount codes
Social discounts
Affiliate offers
Affiliate payouts
Orders
Affiliate programs

My products

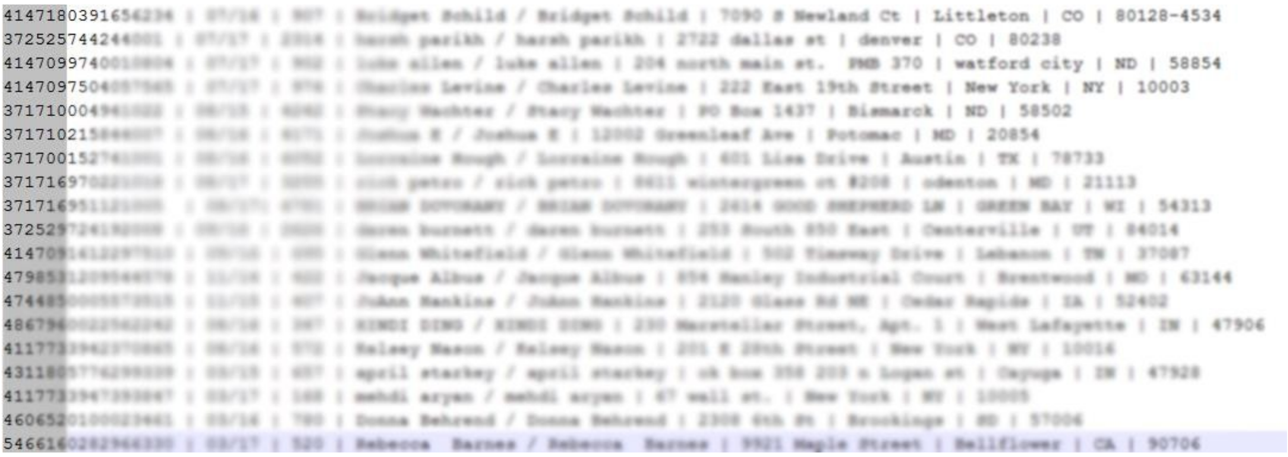
Product details		Buy now link	Show on profile page
[redacted]	Edit	https://sellfy.com/[redacted]	ON
	Edit	https://sellfy.com/[redacted]	ON
	Edit	https://sellfy.com[redacted]	ON
	Edit	https://sellfy.com[redacted]	ON

Data Management

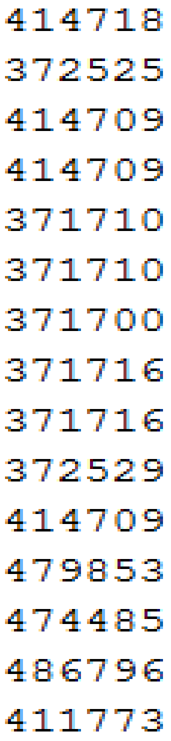
Purchasing CVVs is a gamble unless you know how to validate and organize your data. There is no one- size-fits-all approach to funding your PayPal account. We need to understand and identify the appropriate tools for each task. Even if you are just beginning and do not yet have a preferred BINs list you should get into the habit of researching your bases, no matter how small.

For example, you've acquired a lot of 20 CVVs from an auto-shop that advertised 70% validity. We're not going to use the shop's checker since we don't want to check and purchase from the same place. We are still going to check our cards, but only by our standards. We may not want to check all of them, or only check the cards once we've identified the issuing bank, i.e., BIN.

We'll enter our list of CVVs into a text editor like Notepad++and extract the entire column of the first six digits of each card number by holding Ctrl + Alt, then copying the entire column to a new file.



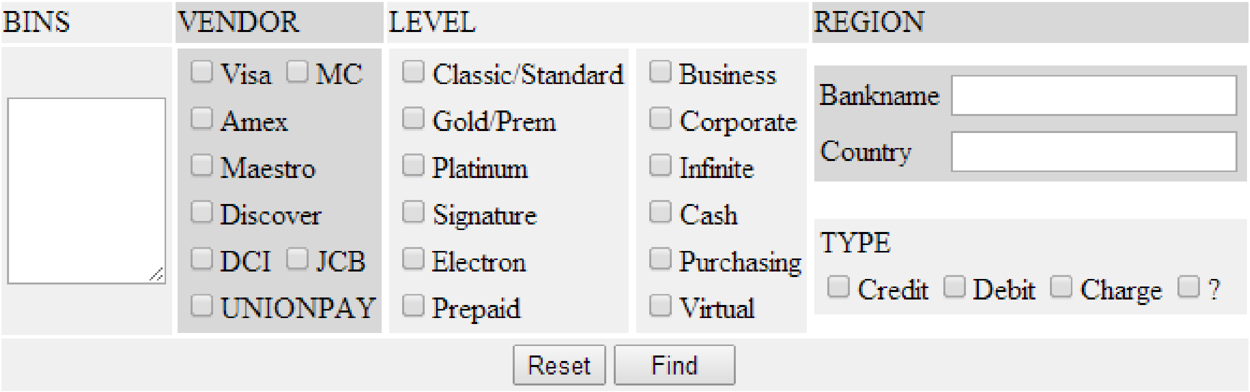
The first six digits are extracted and entered into a new text file.



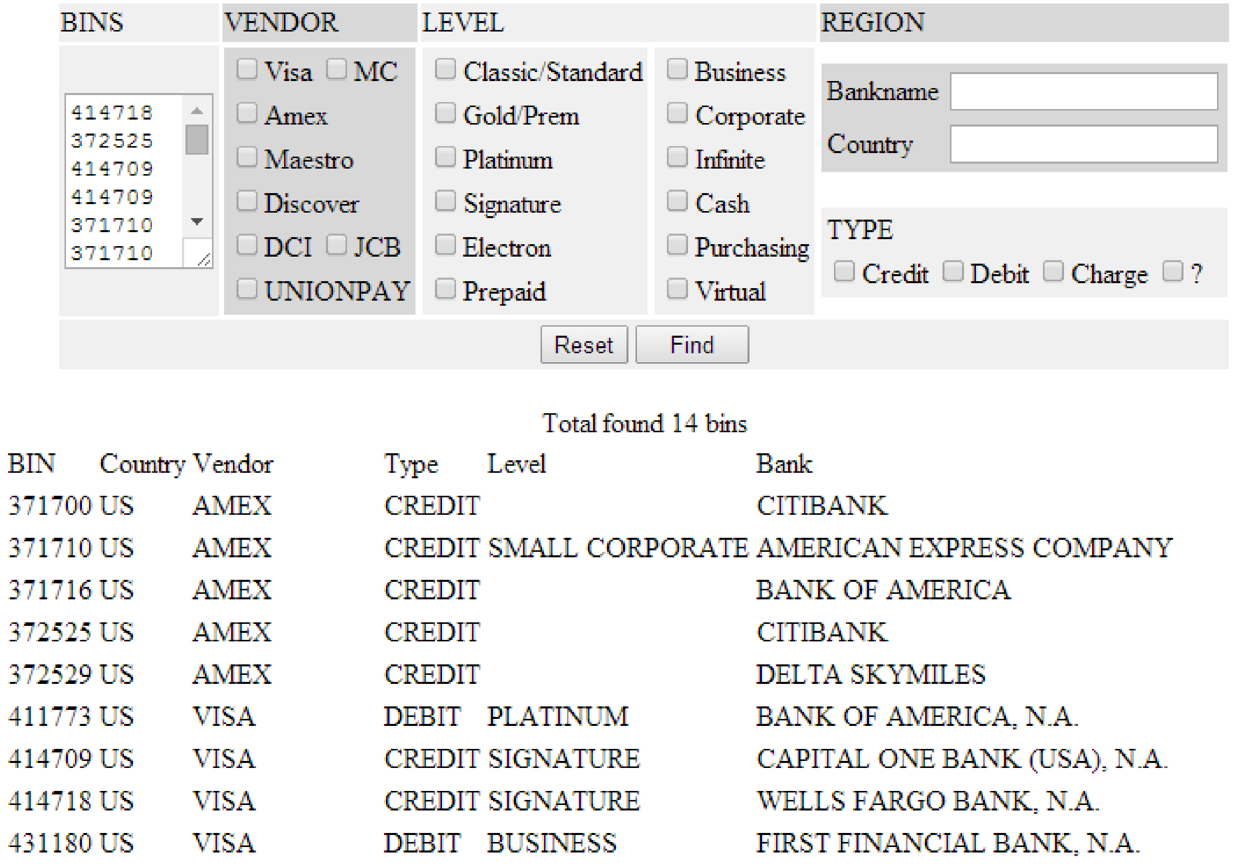
```
414718
372525
414709
414709
371710
371710
371700
371716
371716
372529
414709
479853
474485
486796
411773
```

[Worldwide BIN directory]()

This site is a simple but invaluable resource to identify and organize your BINs. We can enter our column of BINs straight from our text file into the search field.


BINS
VENDOR
LEVEL
REGION
☐ Visa ☐ MC
☐ Amex
☐ Maestro
☐ Discover
☐ DCI ☐ JCB
☐ UNIONPAY
☐ Classic/Standard
☐ Gold/Prem
☐ Platinum
☐ Signature
☐ Electron
☐ Prepaid
☐ Business
☐ Corporate
☐ Infinite
☐ Cash
☐ Purchasing
☐ Virtual
Bankname
Country
TYPE
☐ Credit ☐ Debit ☐ Charge ☐ ?
Reset
Find

Search results are returned in the format shown below –


BINS
VENDOR
LEVEL
REGION
☐ Visa ☐ MC
☐ Amex
☐ Maestro
☐ Discover
☐ DCI ☐ JCB
☐ UNIONPAY
☐ Classic/Standard
☐ Gold/Prem
☐ Platinum
☐ Signature
☐ Electron
☐ Prepaid
☐ Business
☐ Corporate
☐ Infinite
☐ Cash
☐ Purchasing
☐ Virtual
Bankname
Country
TYPE
☐ Credit ☐ Debit ☐ Charge ☐ ?
Reset
Find

```
414718
372525
414709
414709
371710
371710
```

Total found 14 bins

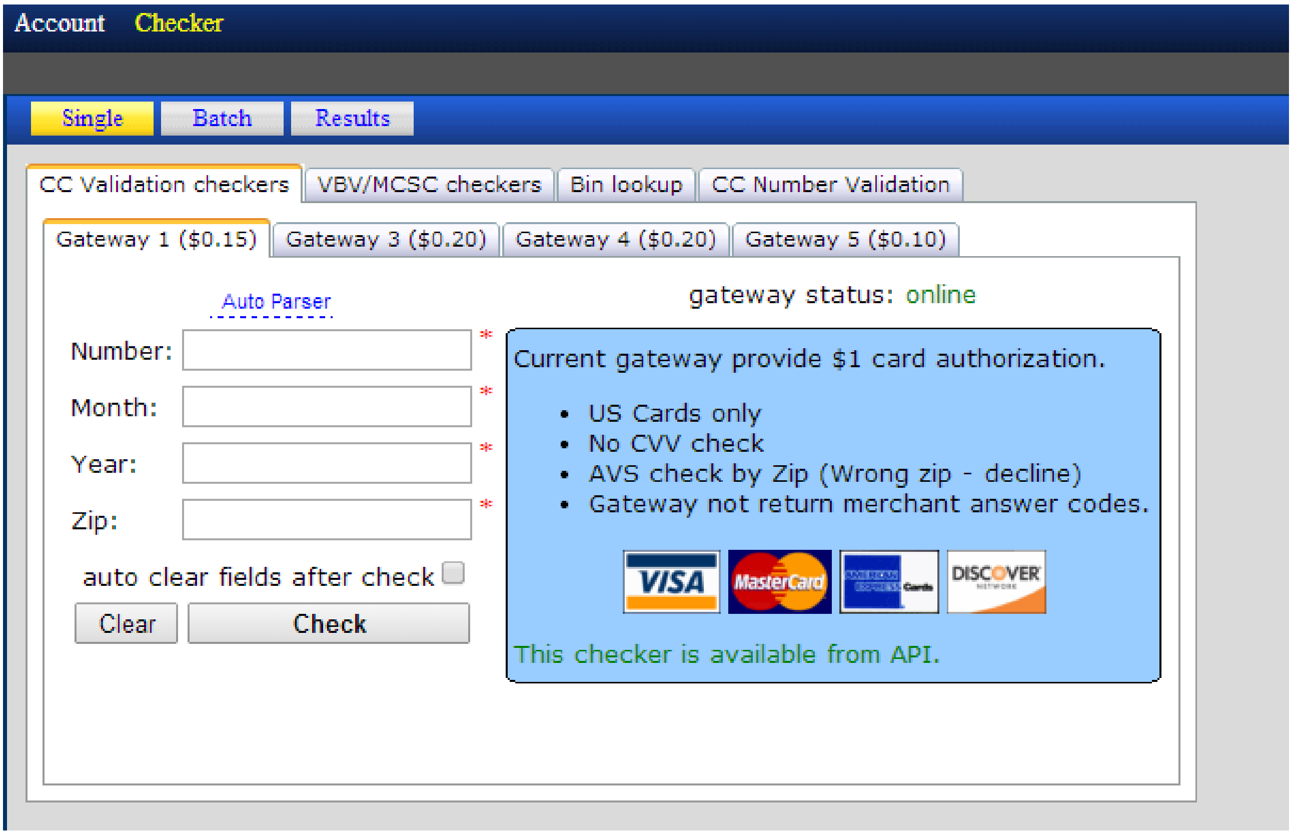
BIN	Country	Vendor	Type	Level	Bank
371700	US	AMEX	CREDIT		CITIBANK
371710	US	AMEX	CREDIT	SMALL CORPORATE	AMERICAN EXPRESS COMPANY
371716	US	AMEX	CREDIT		BANK OF AMERICA
372525	US	AMEX	CREDIT		CITIBANK
372529	US	AMEX	CREDIT		DELTA SKYMILES
411773	US	VISA	DEBIT	PLATINUM	BANK OF AMERICA, N.A.
414709	US	VISA	CREDIT	SIGNATURE	CAPITAL ONE BANK (USA), N.A.
414718	US	VISA	CREDIT	SIGNATURE	WELLS FARGO BANK, N.A.
431180	US	VISA	DEBIT	BUSINESS	FIRST FINANCIAL BANK, N.A.

Ucheck

Validate card data using Luhn algorithm. Check 3DS (VBV/MSC) security. Check validity.

If you are not familiar with 3DS security,
Read More Here

Say what you will about checking CVVs, this site deserves to be mentioned. I have personally used this checker and my CVVs have stayed alive for months after. CVV data can be parsed from text files uploaded in .zip archives. The parser can effortlessly extract valid data from the messiest of text files. Highly recommended for those who like to check their cards. Their business is data integrity.


Account
Checker
Single
Batch
Results
CC Validation checkers
VBV/MCSC checkers
Bin lookup
CC Number Validation
Gateway 1 ($0.15)
Gateway 3 ($0.20)
Gateway 4 ($0.20)
Gateway 5 ($0.10)
Auto Parser
gateway status: online
Number: *
Month: *
Year: *
Zip: *
auto clear fields after check ☐
Clear
Check
VISA
MasterCard
AMERICAN EXPRESS Cards
DISCOVER NETWORK

Current gateway provide $1 card authorization.

- US Cards only
- No CVV check
- AVS check by Zip (Wrong zip - decline)
- Gateway not return merchant answer codes.

This checker is available from API.

UCheck will just check if the card is live, though. A merchant code cannot be confused with an authorized purchase. You may use a variety of tools to make purchases on a “trial” or pre-authorization basis, meaning the transaction is staggered up to 30 days before the charge is shown on the card holder bill, if at all.

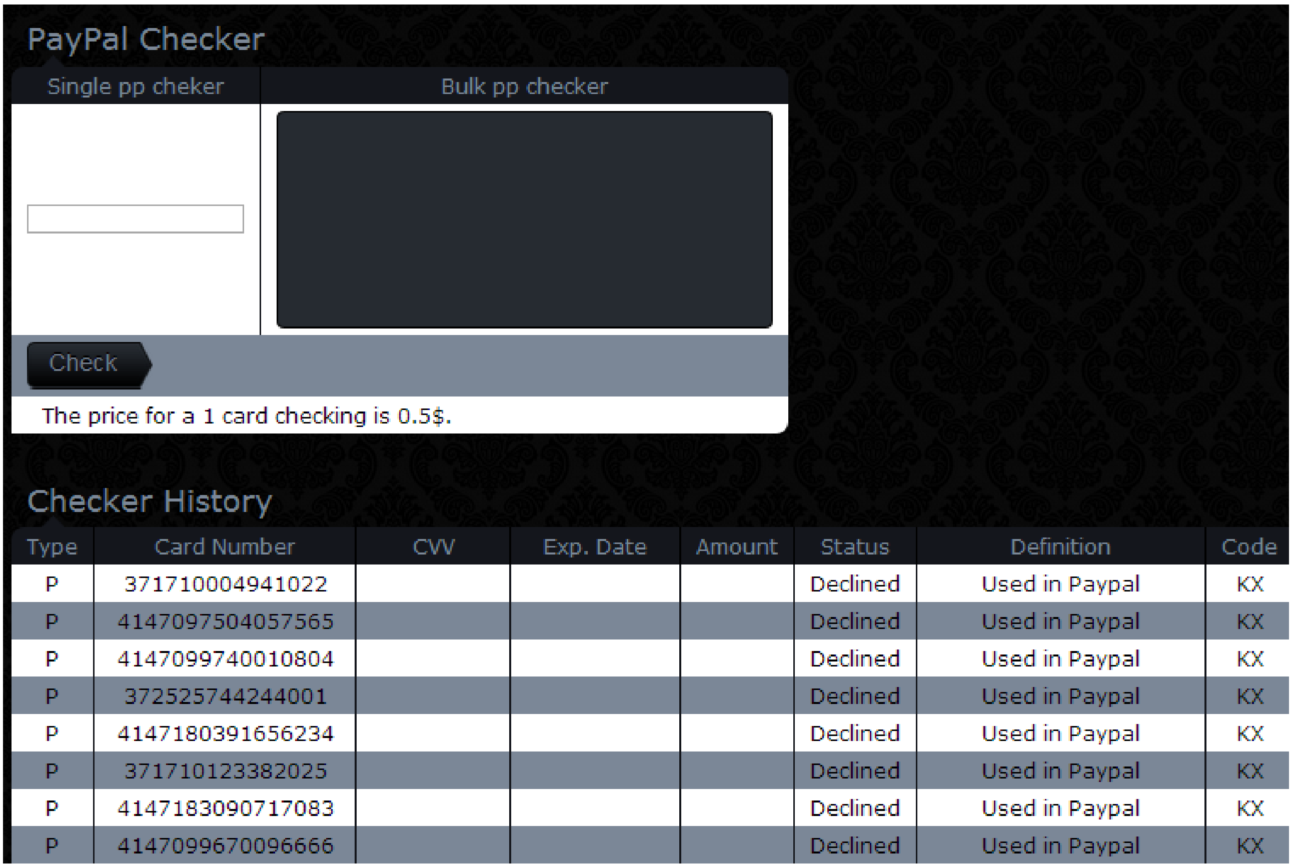
Authorization tools-
Tool 1
Tool 2
Tool 3

UniShop
Not just another auto shop, Uni updates more often than Vault Market but is not nearly as popular, likely due to the $100.00 entry fee, despite being immediately applied to your balance upon

registration.

They are a good source for both US and worldwide CVV data however their fullz are inconsistent. Some may have SSN/SOB while others will one have or the other but MMN. Some include 3DS passwords and some don't.

I don't suggest using either of the merchant checkers. However they do have a separate tool to check if a card is attached to a PayPal account, which is the reason they are mentioned in this guide. The bulk PayPal checker is not functional at the time of this writing but you may search one by one using only the card number, no EXP or CVC necessary.
KX - is used in PayPal.
KK - is OK



The price for a 1 card checking is 0.5$.

Checker History

Type	Card Number	CVV	Exp. Date	Amount	Status	Definition	Code
P	371710004941022				Declined	Used in Paypal	KX
P	4147097504057565				Declined	Used in Paypal	KX
P	4147099740010804				Declined	Used in Paypal	KX
P	372525744244001				Declined	Used in Paypal	KX
P	4147180391656234				Declined	Used in Paypal	KX
P	371710123382025				Declined	Used in Paypal	KX
P	4147183090717083				Declined	Used in Paypal	KX
P	4147099670096666				Declined	Used in Paypal	KX

SSN Finder – SSN / DOB lookup for 3DS password resets

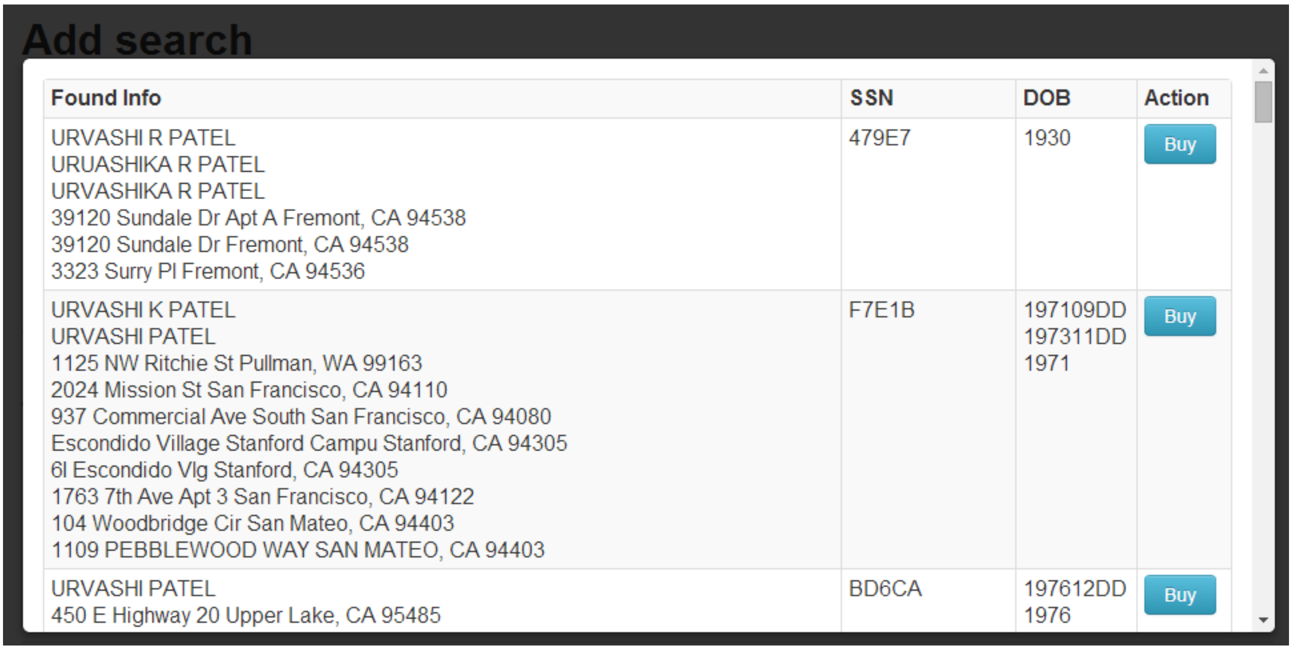
This site is an indispensable resource for turning your CVV data into fullz.
For example, we used UCheck to validate recently purchased CVV data and we see that one of our cards had a 3DS secure BIN but was not currently using the feature on the card. They may not use this card for online purchases or simply have registered with 3DS yet.

It is generally understood that you'll need the card holder's Social Security Number (SSN), Date of Birth (DOB), and, in some cases, Mother's Maiden Name (MMN) to set or reset the password.

4147183094317783 | 07/16 | 684 | Urvashi Patel | 320 Trail St. | Madera | CA | 93637

So we check all the information on the card holder against whatever is returned from our query.

We’ll use the default fields of First and Last name but change the custom field to state.
While it’s a relatively unique name, our search for “Urvashi Patel” returned 23 results, nearly all from California, but we can cross reference unique identifiers, in this case State, from our data against the returned results.



Found Info	SSN	DOB	Action
URVASHI R PATEL URUASHIKA R PATEL URVASHIKA R PATEL 39120 Sundale Dr Apt A Fremont, CA 94538 39120 Sundale Dr Fremont, CA 94538 3323 Surry Pl Fremont, CA 94536	479E7	1930	Buy
URVASHI K PATEL URVASHI PATEL 1125 NW Ritchie St Pullman, WA 99163 2024 Mission St San Francisco, CA 94110 937 Commercial Ave South San Francisco, CA 94080 Escondido Village Stanford Campu Stanford, CA 94305 6l Escondido Vlg Stanford, CA 94305 1763 7th Ave Apt 3 San Francisco, CA 94122 104 Woodbridge Cir San Mateo, CA 94403 1109 PEBBLEWOOD WAY SAN MATEO, CA 94403	F7E1B	197109DD 197311DD 1971	Buy
URVASHI PATEL 450 E Highway 20 Upper Lake, CA 95485	BD6CA	197612DD 1976	Buy

Using a little deductive reasoning we are then able to reset or change the 3DS password when prompted during our purchase.

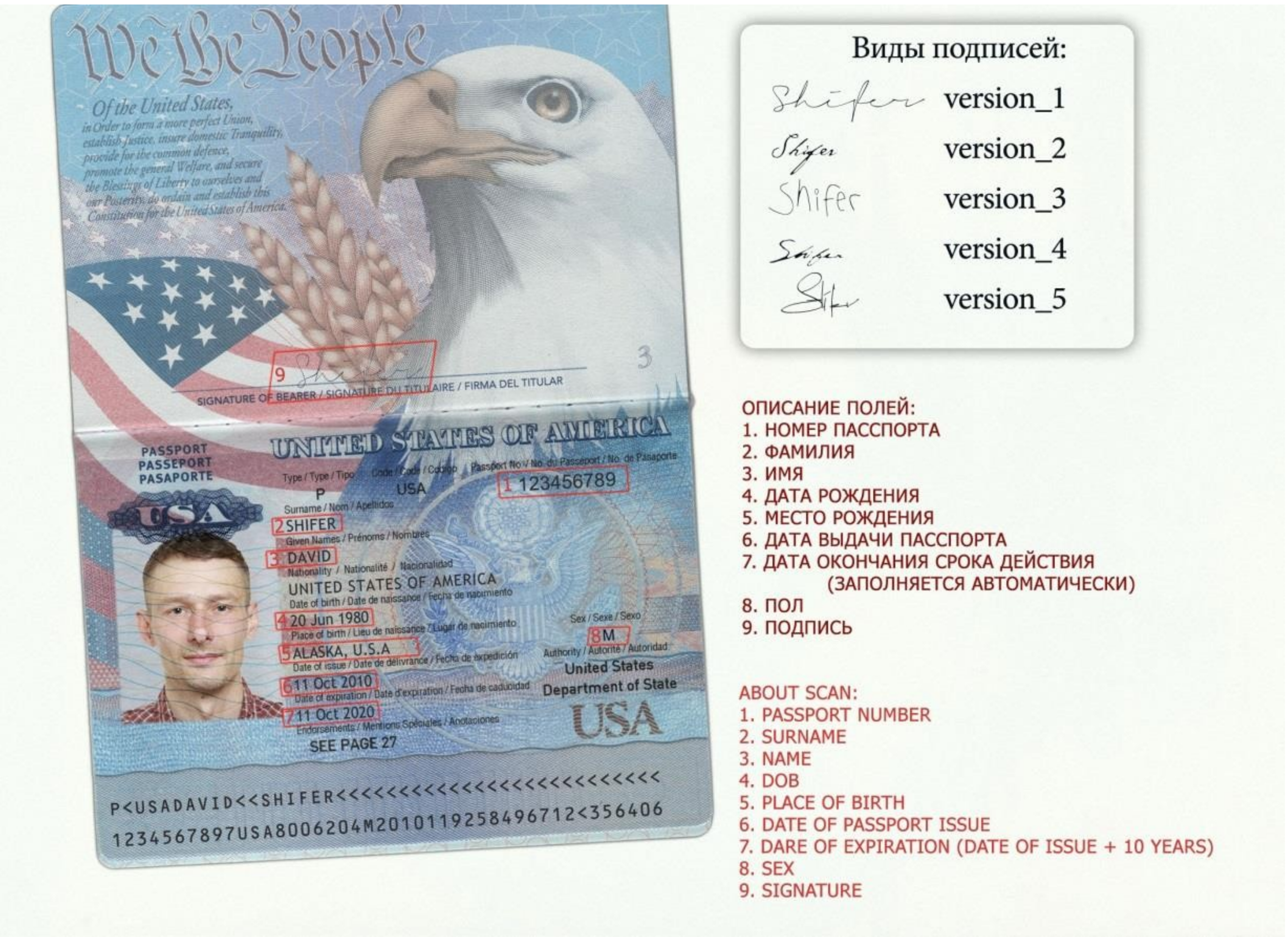
You’ll need to keep your future search criteria in mind when shopping around for CVVs you expect to turn into fullz. Many directories such as This One or even This One will not have data for people born after 1985.

Zapili

One of the most important components of our operation, Zapili offers custom document scan services
for the following countries --

- USA
- United Kingdom
- Canada
- Germany
- Netherlands
- Switzerland
- Spain

Photo ID, passport, utility bills, credit and gift cards can be customized and delivered in less than one minute.
The average cost of each document is $11.00 at the time of this writing. An example template is shown below. The nine required fields are listed to the right in red.



We the People Of the United States, in Order to form a more perfect Union, establish Justice, insure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America.

9 Shifer

SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

3

PASSPORT
PASSEPORT
PASAPORTE

UNITED STATES OF AMERICA

Type / Type / Tipo: P
Code / Code / Código: USA
Passport No / No. du Passeport / No. de Pasaporte: 1 123456789
Surname / Nom / Apellidos: 2 SHIFER
Given Names / Prénoms / Nombres: 3 DAVID
Nationality / Nationalité / Nacionalidad: UNITED STATES OF AMERICA
Date of birth / Date de naissance / Fecha de nacimiento: 4 20 Jun 1980
Place of birth / Lieu de naissance / Lugar de nacimiento: 5 ALASKA, U.S.A
Sex / Sexe / Sexo: 8 M
Date of issue / Date de délivrance / Fecha de expedición: 6 11 Oct 2010
Authority / Autorité / Autoridad: United States Department of State
Date of expiration / Date d'expiration / Fecha de caducidad: 7 11 Oct 2020
Endorsements / Mentions Spéciales / Anotaciones: SEE PAGE 27

USA

```
P<USADAVID<<SHIFER<<<<<<<<<<<<<<<<<<<<<<<<<<
1234567897USA8006204M2010119258496712<356406
```

Виды подписей:

Shifer version_1
Shifer version_2
Shifer version_3
Shifer version_4
Shifer version_5

ОПИСАНИЕ ПОЛЕЙ:
1. НОМЕР ПАССПОРТА
2. ФАМИЛИЯ
3. ИМЯ
4. ДАТА РОЖДЕНИЯ
5. МЕСТО РОЖДЕНИЯ
6. ДАТА ВЫДАЧИ ПАССПОРТА
7. ДАТА ОКОНЧАНИЯ СРОКА ДЕЙСТВИЯ (ЗАПОЛНЯЕТСЯ АВТОМАТИЧЕСКИ)
8. ПОЛ
9. ПОДПИСЬ

ABOUT SCAN:
1. PASSPORT NUMBER
2. SURNAME
3. NAME
4. DOB
5. PLACE OF BIRTH
6. DATE OF PASSPORT ISSUE
7. DARE OF EXPIRATION (DATE OF ISSUE + 10 YEARS)
8. SEX
9. SIGNATURE

We can validate the **MRZ** details (machine readable zone) of the passport by checking the data with UniqueID –

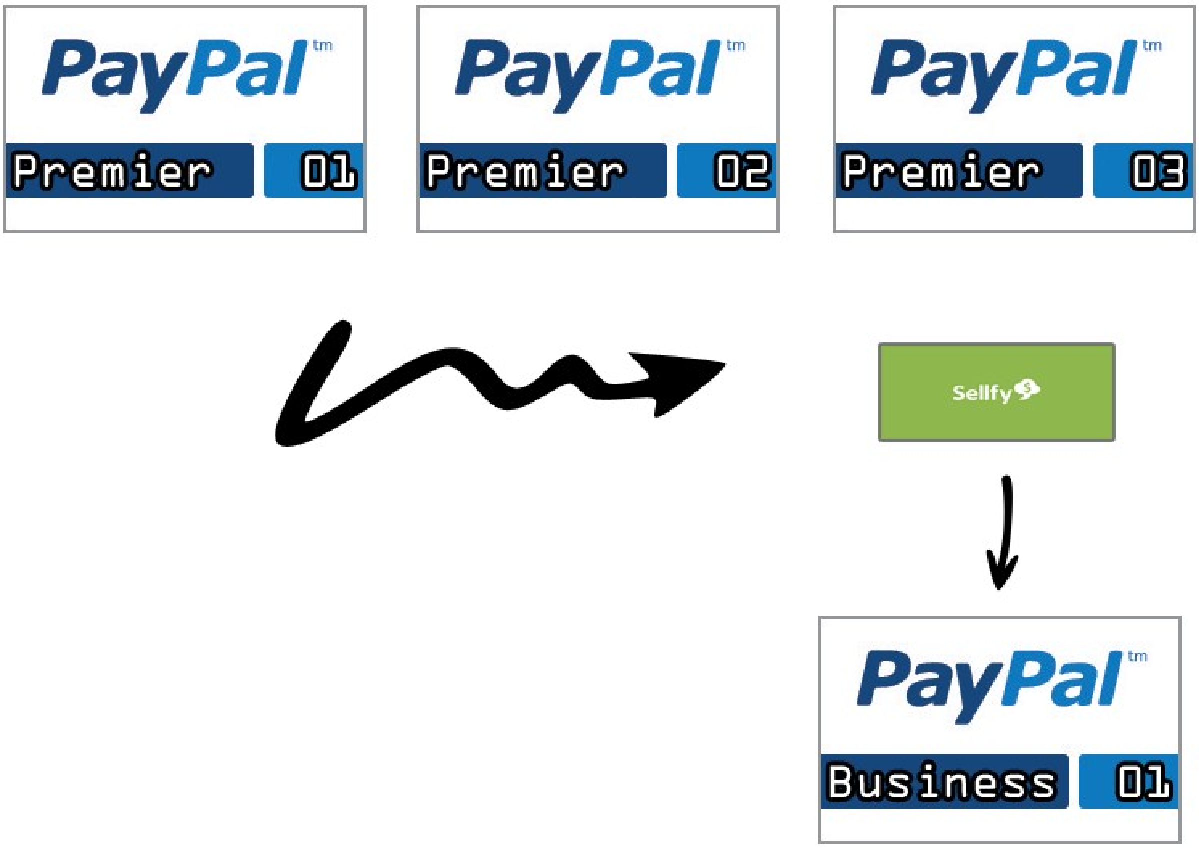
Encode MRZ
Decode MRZ

PayPal Overview

At this point we should have a general understanding of each of the components in our virtual **assembly** line of PayPal accounts and user profiles and how to manage them concurrently.

This section will outline how to structure our PayPal accounts so that we may safely receive funds from our front line and move them to our cash out account(s) on a regular, interruptible basis.

Even if accounts on the front line become limited due to dirty transactions we can continue safely making purchases against our Sellfy gateway. Our environment allows us to remove one of the front line PayPal accounts without jeopardizing any of our other resources since none of the front line accounts are linked together and the only transfers happen within the context of a digital download purchase.



Your three Premier accounts act as worker bees to accept funds from a variety of sources which will be covered later in the document.

The Sellfy payment gateway acts as the gatekeeper and delegates your transfers through the use of digital download products in whatever amount you choose. Your digital download products act just as efficiently as regular transfers within the PayPal dashboard but they are safely outside the context of invoicing or sending money to friends and family. Rarely will see you “we are unable to process your payment right now...” especially keeping a regular purchase schedule.

Your Business account acts as the single repository for all front line accounts and is linked to an E-TRADEBrokerage account and debit card either to replace or supplement the PayPal MasterCard debit.

a. **PayGarden**

The premise of this method is that we purchase gift cards that exist within the PayGarden network in exchange for cash. Cash, in this case, that is automatically deposited to our PayPal account.

For the purposes of this guide we use Bass Pro Shops as the gift card vendor and This Site as the exchange broker.

Toys R Us, Eastern Sports, Barnes and Noble, as well as many other retailers offer gift cards with PIN. You may choose to use the gift card like cash with select retailers using the PayGarden network, such as Private Internet Access.

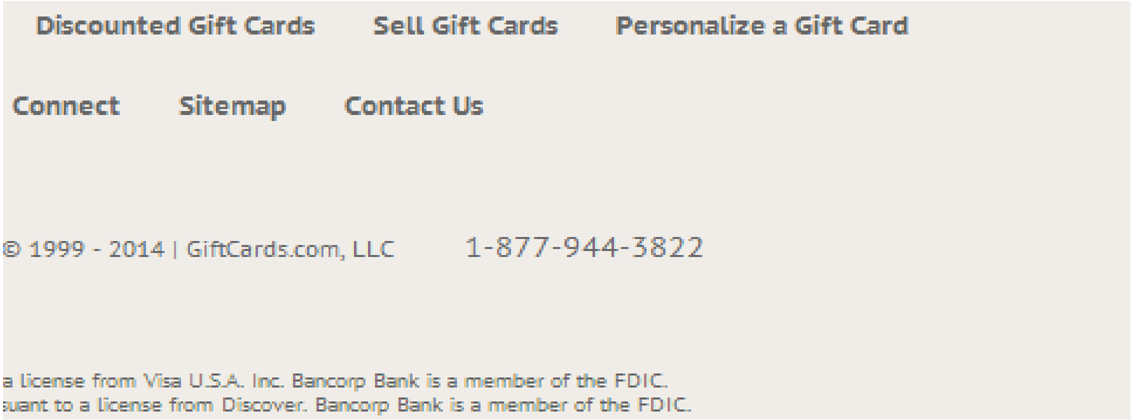
See More Here

Use an email provider that is not immediately recognized as “free”, such as Outlook

Email delivery should take approximately 1-2 hours if your card was approved. You may or may not receive an email confirmation if your card was declined. If you have been waiting for 6 hours on a slow shopping afternoon in the US, your transaction may have been declined on the backend processing.

Once you have the email with both your card and the PIN, go to The Site and create a Personal account. You are not eligible to be a bulk seller yet.

Choose "Sell Gift Cards” at the very bottom of the page.



Discounted Gift Cards Sell Gift Cards Personalize a Gift Card

Connect Sitemap Contact Us

© 1999 - 2014 | GiftCards.com, LLC 1-877-944-3822

a license from Visa U.S.A. Inc. Bancorp Bank is a member of the FDIC.
suant to a license from Discover. Bancorp Bank is a member of the FDIC.

Choose "Bass Pro" as the merchant and enter the value of the card. You must explicitly choose that you have the PIN or else you cannot cash out via PayPal and it will default to hard copy check. You should expect 112 USD returned for every 150 gift card sold.

Choose again to receive funds via PayPal and confirm that you will provide the code online instead of mailing a physical card.

Enter the credentials of your PayPal account that will act as the recipient for this transaction.

You must provide a card to charge in case the funds are reversed from within The Site. Use the same CVV as you used to purchase the original gift voucher. A single dollar authorization is placed on the card while the validity of the Bass Pro card is checked. They are not related. You may use another card if you have to.

You should receive a confirmation email once the gift voucher has been validated. If you are this far along then it’s just a matter of waiting your turn in line. The recipient will also receive an email confirmation once the funds are released into the PayPal account.

If all goes well you should have the funds in your PayPal account no more than 6 hours after the original purchase of the PayGarden voucher.

Your transactions may fail for the any number of the following reasons:

- Incorrect user agent string

- Invalid address data
- Incorrect keyboard language
- Incorrect time zone
- DNS leaks
- IP address flagged for suspicious activity
- Merchant called issuing bank for telephone verification
- “Stale” cookies that conflict with the user you are trying to mimic
- Incorrect SOCKS configuration
- SMS notifications
- Credit monitoring services

Some retailers will use telephone verification before releasing the PIN of the gift card. You’ll receive email confirmations but it will seem as if the PIN wasn’t delivered.

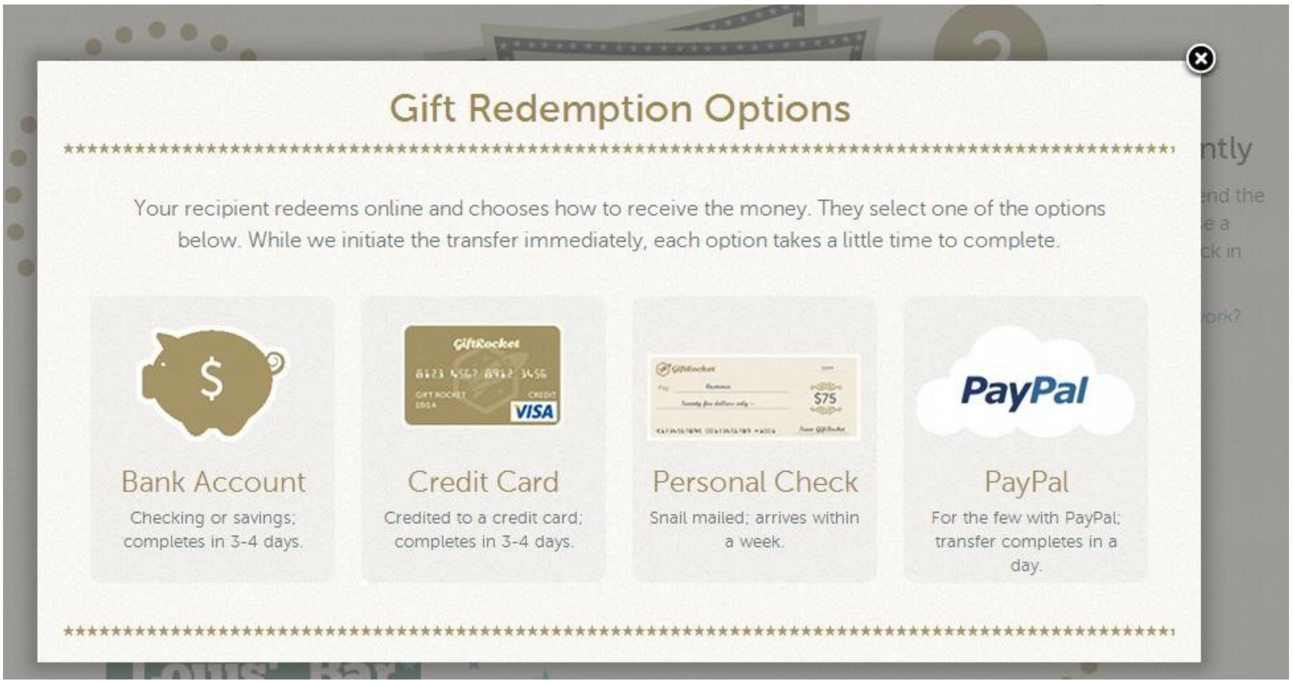
Use a Google Voice number with matching area code during checkout to handle this problem if and when it happens.

b. GiftRocket

GiftRocket is admittedly very difficult and will likely cause you a bit of frustration but it’s worth mentioning because it is fast and efficient and works well for high value transactions regardless if the card is already attached to another PayPal account.

Do not consider your transactions complete until you have the funds safely in your account, even if you have successfully reset the 3DS password and you have your gift voucher. GiftRocket will likely wait until you try to redeem the voucher before verifying by telephone. Their entire business model is just adding $7.00 to transactions so eating the cost of a $200.00 fraudulent transaction is very expensive for this company.

Oddly enough their primary customer base seems to be young women who solicit men online for gifts and other things. Camgirls looking for “sugar daddies”. Many camgirl forums act as unofficial customer support channels for this rebadged Western Union-esque service.



Gift Redemption Options

Your recipient redeems online and chooses how to receive the money. They select one of the options below. While we initiate the transfer immediately, each option takes a little time to complete.

Bank Account
Checking or savings; completes in 3-4 days.

Credit Card
Credited to a credit card; completes in 3-4 days.

Personal Check
Snail mailed; arrives within a week.

PayPal
For the few with PayPal; transfer completes in a day.

c. xClick

xClick is the dirtiest of all funding sources. All we are doing is manipulating an HTML form called "_xlick" and entering our transaction details just like we were prompting a customer to pay for their purchase from our web site or application. What is difficult about this method is that there is literally nothing between the dirty transaction and the PayPal account, unlike how we used a PayGarden vendor.

Once you've successfully identified a CVV that is not already attached to a PayPal account, you must also make sure your account is capable of actually receiving deposits directly using the "_xclick" HTML form. Otherwise you risk limiting your account. That usually means Business or Premier status at the very least, as it should be. A Buy Now button is outside the context of a simple Personal account.

You are essentially sacrificing your PayPal account in the event that anything goes wrong, i.e., a chargeback. Be sure you know what you're doing and only commit to change what is reversible or what you are comfortable losing. This is a good way to get your account limited but it's not impossible if you are diligent about your data. You cannot type in card details until you find one that "works" so do your research beforehand.

It's because of this that I suggest instead to cloak "dirty" funds inside PayGarden transactions. While it may be more labor intensive and certainly not as sexy or glamorous, you do not risk losing your account to security measures that are in place when you are banging on the front door, so to speak.

Regardless, xClick still a viable way to fund the account since we aren't actively exploiting anything. This is the same HTML form used by stores powered by PayPal.
Our success is determined by the quality of our data and the quality of the account.

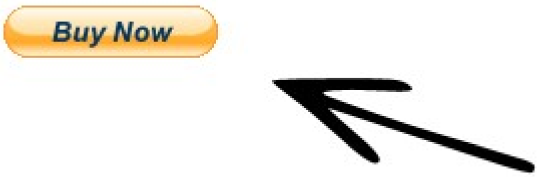
The following code creates a single Buy Now button configured to our account.

```
<form name="_xclick" action="https://www.paypal.com/us/cgi-bin/webscr"
method="post">
<input type="hidden" name="cmd" value="_xclick">
<input type="hidden" name="business" value="PAYPAL ACCOUNT ADDRESS">
<input type="hidden" name="currency_code" value="CURRENCY VALUE">
<input type="hidden" name="item_name" value="ITEM NAME">
<input type="hidden" name="amount" value="TRANSACTION VALUE">
<input type="image"
src="http://www.paypalobjects.com/en_US/i/btn/btn_buynow_LG.gif"
border="0" name="submit" alt="Make payments with PayPal - it's fast,
free and secure!">
</form>
```

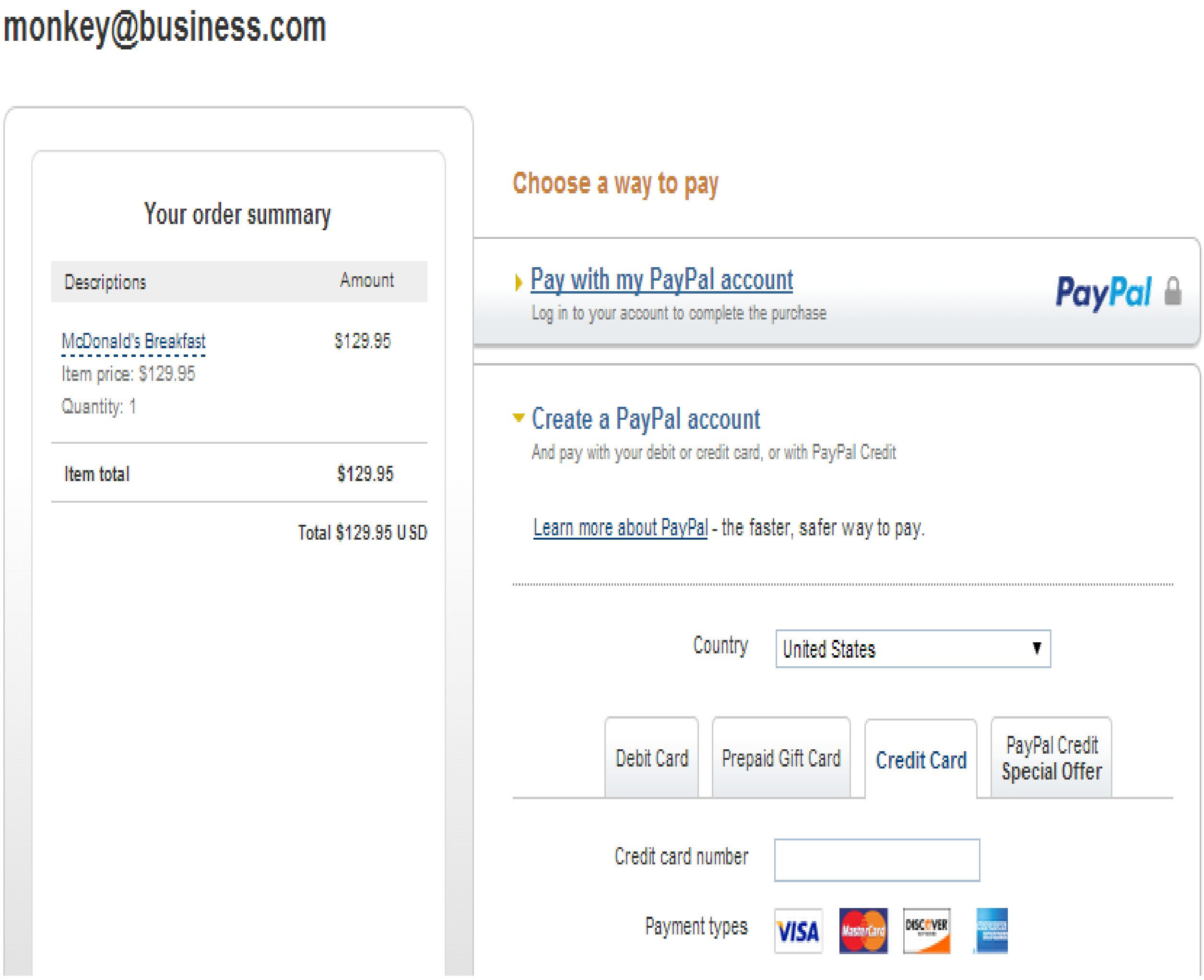
For this example we are going to use the following values for what is highlighted above in red.

PAYPAL ACCOUNT ADDRESS = monkey@business.com
CURRENCY VALUE = USD
ITEM NAME = McDonald’s Breakfast
TRANSACTION VALUE = 129.95

Enter the form into an HTML editor and preview your page in a new window. The new page should be nothing but the familiar Buy Now button.



through we will see our transactiondetails populated on PayPal’s page, prompting us for our card data.



monkey@business.com

Your order summary

Descriptions	Amount
McDonald's Breakfast Item price: $129.95 Quantity: 1	$129.95
Item total	$129.95

Total $129.95 USD

Choose a way to pay

Pay with my PayPal account
Log in to your account to complete the purchase

Create a PayPal account
And pay with your debit or credit card, or with PayPal Credit

Learn more about PayPal - the faster, safer way to pay.

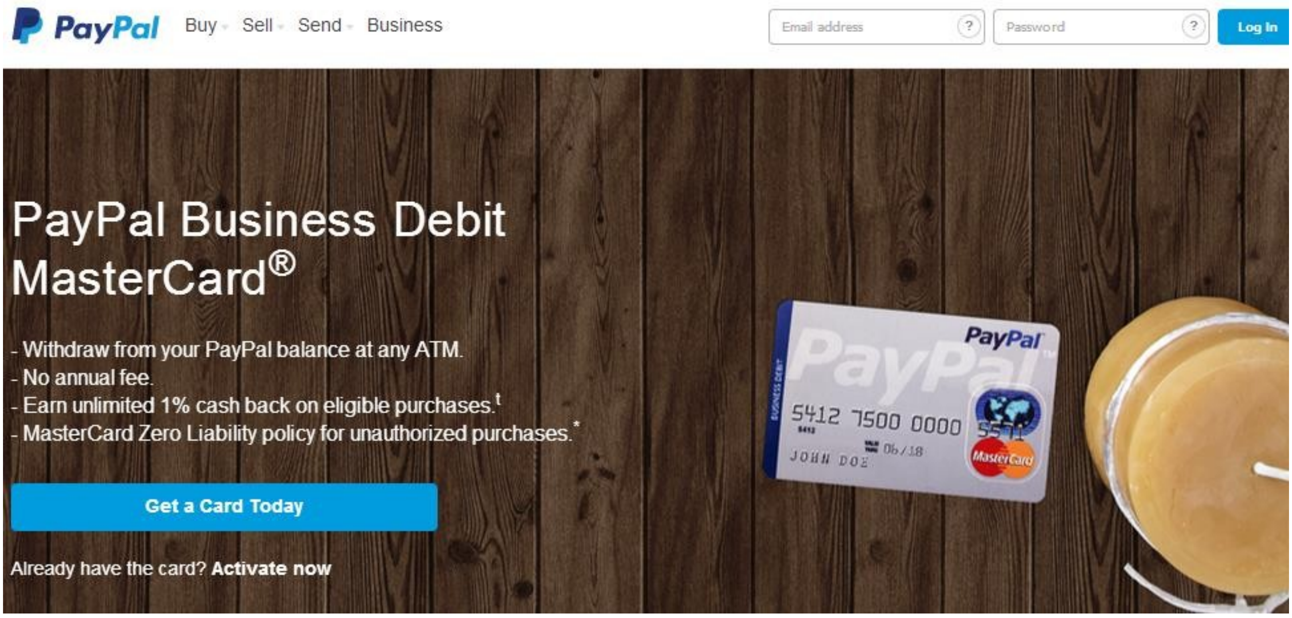
Country: United States

Credit card number:

PayPal
Debit Card
Prepaid Gift Card
Credit Card
PayPal Credit Special Offer
Payment types
VISA
MasterCard
DISCOVER

a. PayPal MasterCard Debit

The number one priority for anyone working with PayPal should be the PayPal MasterCard debit. Not the prepaid PayPal branded cards that you may see in corner stores. This is a debit card issued by PayPal through Bancorp.



PayPal Business Debit MasterCard®

- Withdraw from your PayPal balance at any ATM.
- No annual fee.
- Earn unlimited 1% cash back on eligible purchases.†
- MasterCard Zero Liability policy for unauthorized purchases.*

Already have the card? **Activate now**

The downside here is that BuyVCC does not use SSN / DOB when opening the accounts. It would be illegal to do so. More than likely your PayPal account was created and delivered using completely bogus information, if even the address shows verified.

We're going to need to work backwards and try to tie our new PayPal account to a real person and use their credentials to apply for the card. We can meet all the criteria with a the same background check used to open E-TRADE accounts. You can also use This again just as we did to turn our CVVs into fullz or, ideally, use a full background and credit report like you'll use for your E-TRADE account. Remember the names must match exactly.

Before working with BuyVCC you may be able to request an account created close to your drop location but you'll need to apply for the card on your own. If you plan to use My.US as your drop address your account needs to be in the proximity of Sarasota, Florida.

b. Purchase Altcoins

It's possible to purchase BTC using PayPal from a variety of sellers on LocalBitcoins but they operate on the same premise as ticket scalpers on eBay. You order a toy car for X amount of USD and that toy car includes a fraction of one BTC or whatever amount was agreed upon. Your coins are held in escrow until your toy car arrives and you sign off that the item was received in good condition, etc., including all details that make it impossible for you to dispute the transaction.

If you have the patience to wait several weeks for your BTC to arrive, this is actually quite a viable way to purchase large amounts of BTC using your dedicated Business account once you've established history and trust with your seller.

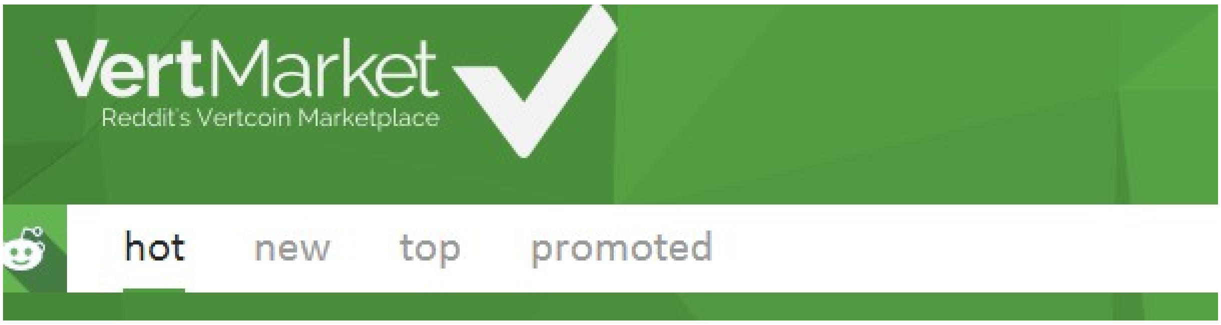
However, many obscure altcoins are so desperate for credibility that you can easily find sellers willing to accept PayPal.

Be sure to cross reference the exchange rates to BTC on the Cryptsy index. Some altcoins are worth so little that you'll need literally millions of them to make it worth pursuing. The math may seem obvious but the downside is that the volume is so low that sometimes you're capping out at 100 USD transactions.

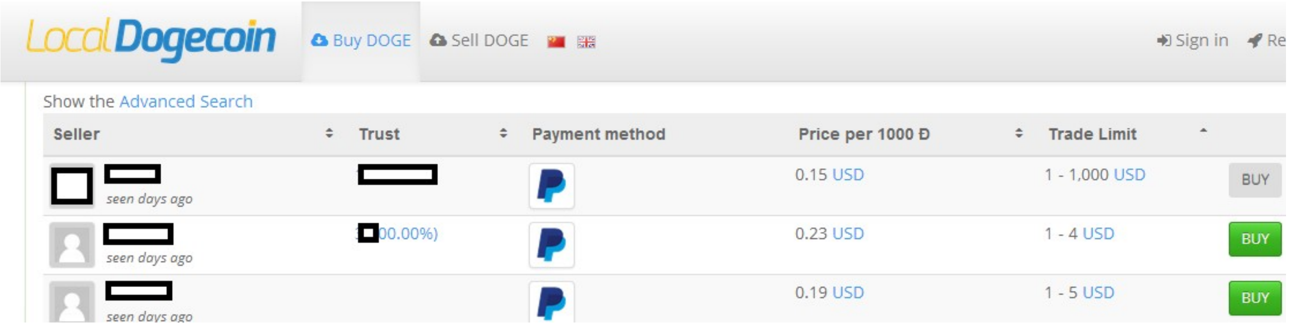
It’s best to dedicate your Business cash out account to build a history on all major markets that accept PayPal, notably LocalDogecoin and private sellers in nearly all cryptocurrency subreddits on reddit.

Top 15 Alt Currencies

VertCoin Market



LocalDogecoin

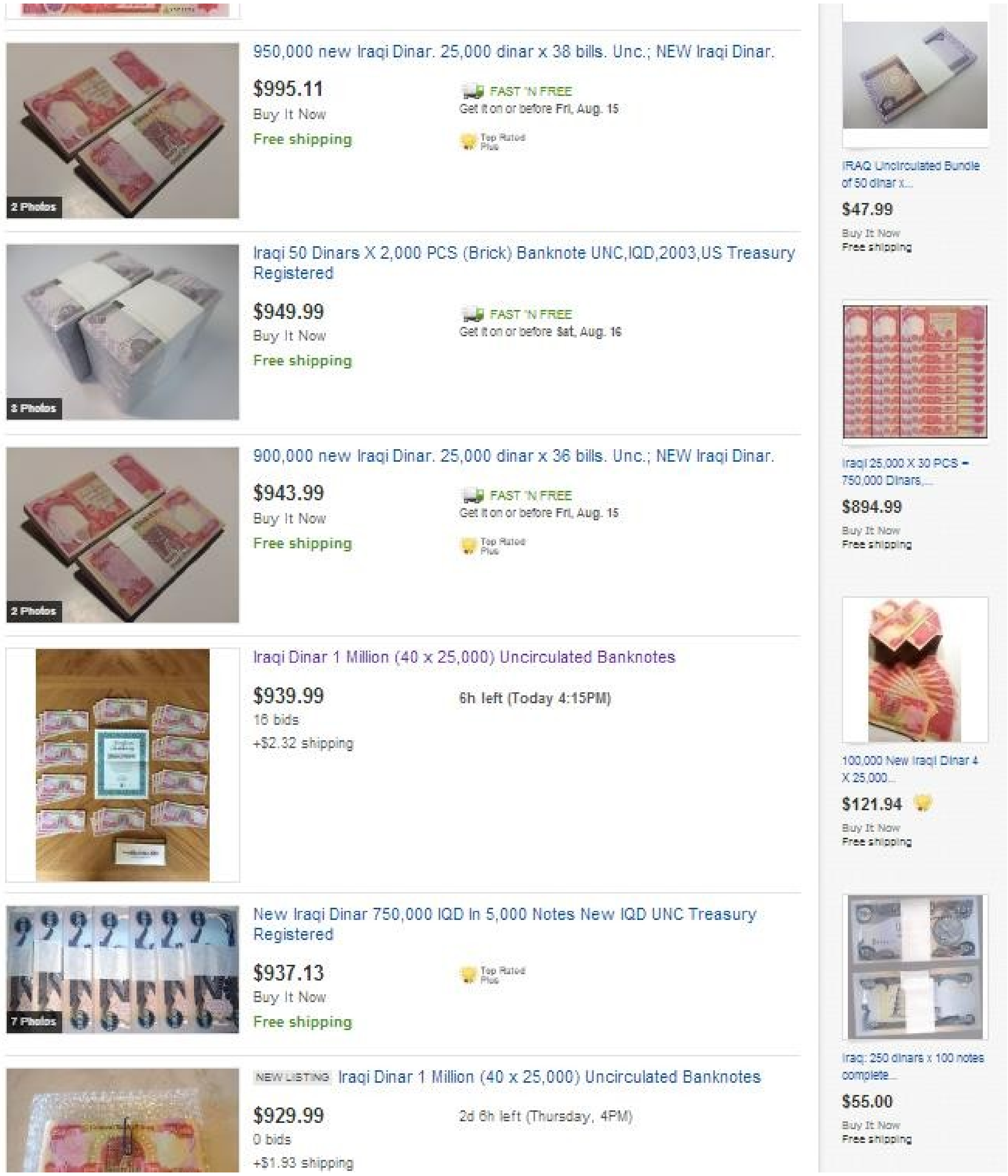


Show the Advanced Search

Seller	Trust	Payment method	Price per 1000 Ð	Trade Limit	
[redacted] [redacted] seen days ago	[redacted]		0.15 USD	1 - 1,000 USD	BUY
[redacted] seen days ago	[redacted]00.00%)		0.23 USD	1 - 4 USD	BUY
[redacted] seen days ago			0.19 USD	1 - 5 USD	BUY

c. Purchase currency on eBay

It’s generally understood that reselling electronics at less than MSRP is the norm. Instead of using your Business cash out account to purchase iPhones or tablets and potentially risking a loss, you can just as easily purchase 1,000 USD blocks of gray area currency such as Iraqi Dinars.
Depending on your situation you may opt to purchase more traditional items such as gold bullion. However, collectable and/or gray area products such as the Dinars usually have much lower security standards and more delivery options such as no signature required if sent USPS Priority making the notes painlessly reshipped by your My.US address in Florida.



950,000 new Iraqi Dinar. 25,000 dinar x 38 bills. Unc.; NEW Iraqi Dinar.
$995.11
Buy It Now
Free shipping
Get it on or before Fri, Aug. 15

Iraqi 50 Dinars X 2,000 PCS (Brick) Banknote UNC,IQD,2003,US Treasury Registered
$949.99
Buy It Now
Free shipping
Get it on or before Sat, Aug. 16

900,000 new Iraqi Dinar. 25,000 dinar x 36 bills. Unc.; NEW Iraqi Dinar.
$943.99
Buy It Now
Free shipping
Get it on or before Fri, Aug. 15

Iraqi Dinar 1 Million (40 x 25,000) Uncirculated Banknotes
$939.99
16 bids
+$2.32 shipping
6h left (Today 4:15PM)

New Iraqi Dinar 750,000 IQD In 5,000 Notes New IQD UNC Treasury Registered
$937.13
Buy It Now
Free shipping

NEW LISTING Iraqi Dinar 1 Million (40 x 25,000) Uncirculated Banknotes
$929.99
0 bids
+$1.93 shipping
2d 6h left (Thursday, 4PM)

IRAQ Uncirculated Bundle of 50 dinar x...
$47.99
Buy It Now
Free shipping

Iraqi 25,000 X 30 PCS = 750,000 Dinars,...
$894.99
Buy It Now
Free shipping

100,000 New Iraqi Dinar 4 X 25,000...
$121.94
Buy It Now
Free shipping

Iraq: 250 dinars x 100 notes complete...
$55.00
Buy It Now
Free shipping

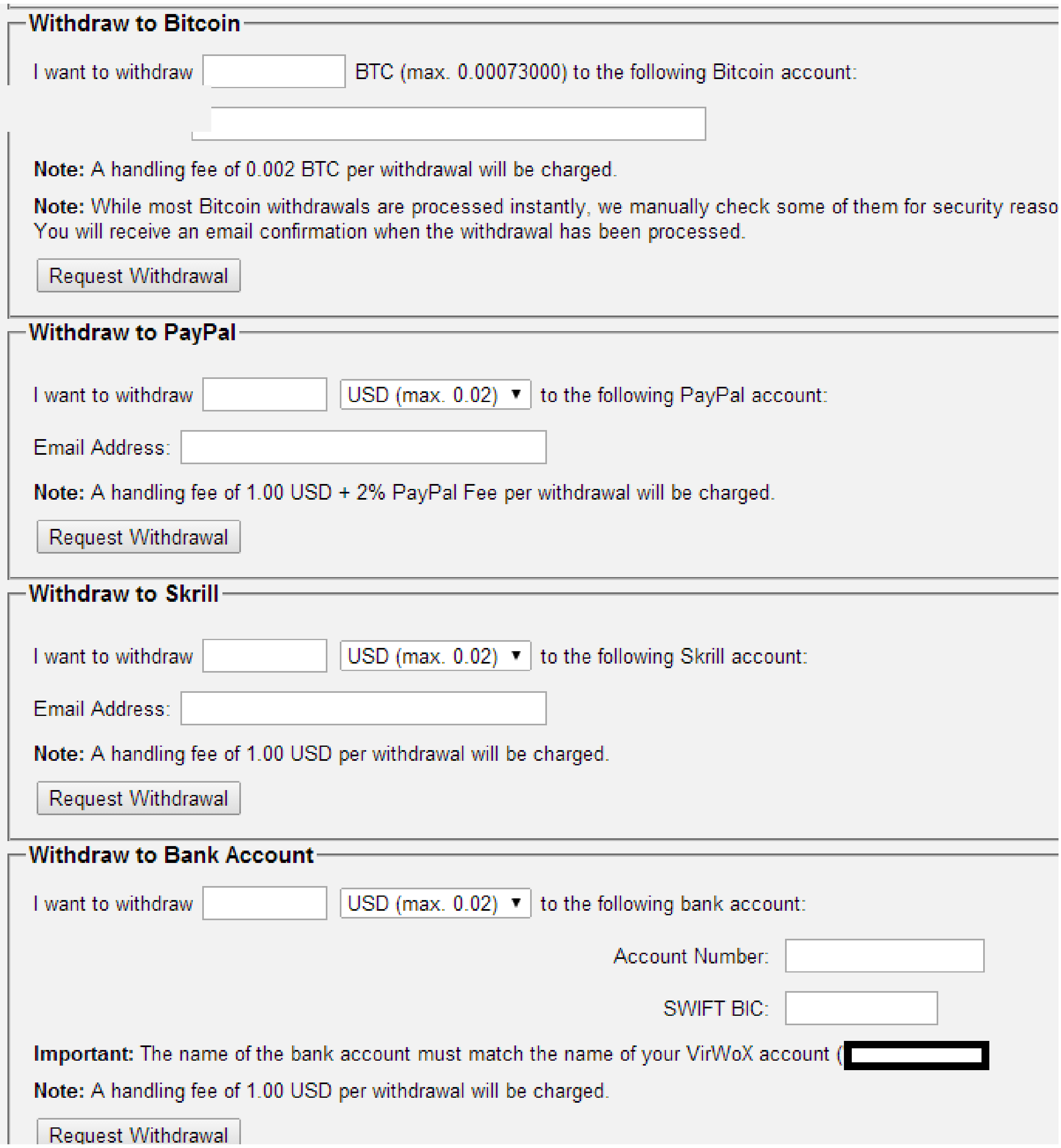
d. VirWox

We are not using VirWox as a means to purchase BTC!

The primary focus of our VIrWox account will be cashing out BTC to our worker bee PayPal accounts on the front line so we can layer our clean transactions with dirty transactions.

Despite the fees, this is a clean, quick, and nearly instant way to bridge the income from your

Neteller account to your PayPal account, ideally with MasterCard debit, since we are not eligible to receive the Net+ card to our US drop address.



Withdraw to Bitcoin

I want to withdraw ____ BTC (max. 0.00073000) to the following Bitcoin account:

Note: A handling fee of 0.002 BTC per withdrawal will be charged.

Note: While most Bitcoin withdrawals are processed instantly, we manually check some of them for security reaso
You will receive an email confirmation when the withdrawal has been processed.

Request Withdrawal

Withdraw to PayPal

I want to withdraw ____ USD (max. 0.02) ▼ to the following PayPal account:

Email Address:

Note: A handling fee of 1.00 USD + 2% PayPal Fee per withdrawal will be charged.

Request Withdrawal

Withdraw to Skrill

I want to withdraw ____ USD (max. 0.02) ▼ to the following Skrill account:

Email Address:

Note: A handling fee of 1.00 USD per withdrawal will be charged.

Request Withdrawal

Withdraw to Bank Account

I want to withdraw ____ USD (max. 0.02) ▼ to the following bank account:

Account Number:

SWIFT BIC:

Important: The name of the bank account must match the name of your VirWoX account ([redacted]

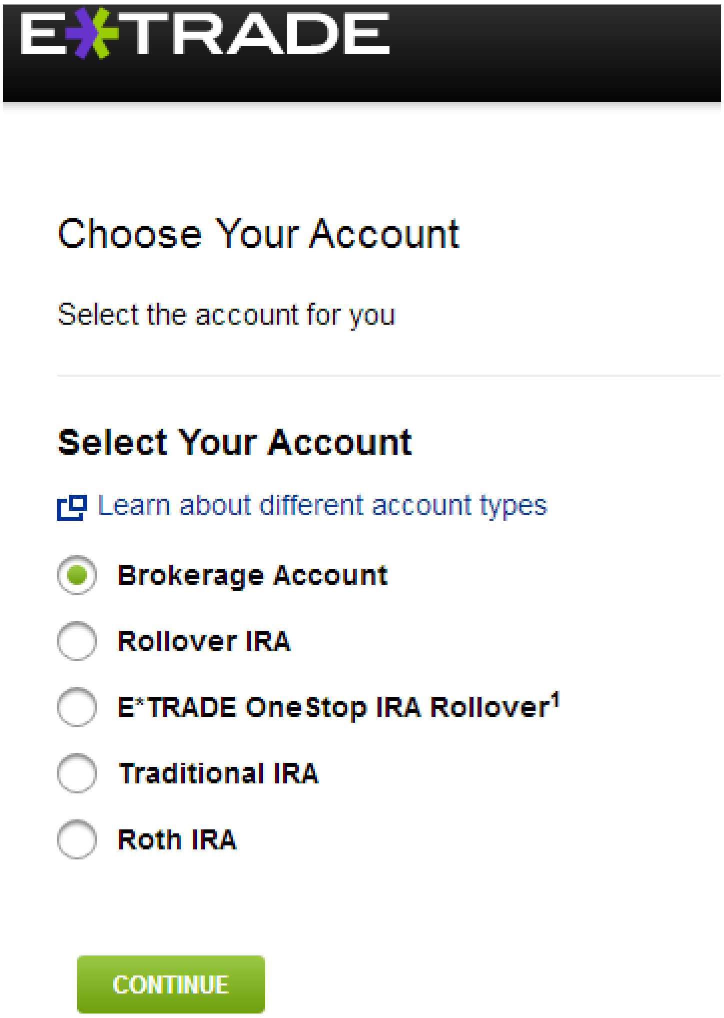
Note: A handling fee of 1.00 USD per withdrawal will be charged.

Request Withdrawal

E-TRADE

Armed with a simple background check that includes details such as driver’s license number and recent employment history, opening an E-TRADE Brokerage account is fast, simple, and perfect for our use.

You will be very hard pressed to find a banking institution more willing to take your money than E-TRADE.



Choose Your Account

Select the account for you

Select Your Account

● Brokerage Account
○ Rollover IRA
○ E*TRADE OneStop IRA Rollover[1]
○ Traditional IRA
○ Roth IRA

IMPORTANT: For each applicant you will need:

- Residential address
- Date of Birth
- Social Security Number or EIN
- Employer Name and Address
-

Brokerage accounts require a minimum deposit of $500 within 60 days of opening to remain active.

The name on your account must match your PayPal account exactly or your deposits will not go through.

Your account must be fully active, meaning the minimum has been deposited, before you can apply for the debit card.

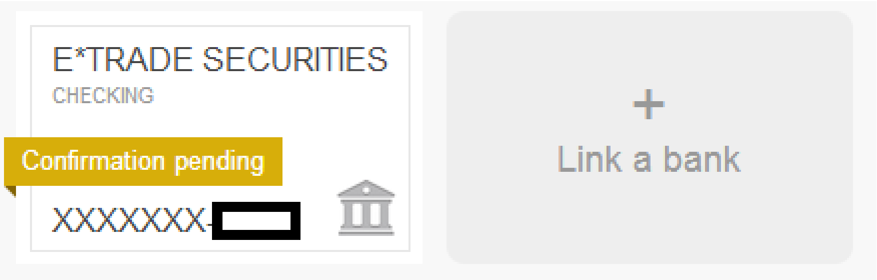
Linking your E-TRADE Brokerage account to your cash out PayPal Business Account is just as easy as opening the Brokerage account itself.

Log in to PayPal. Choose "Profile" from the menu on the top of the screen and click on "Bank Accounts."

Click "Link a bank."

Enter "056073573" as your bank routing number.*

Type your E-TRADE account number as the bank account number. Click "Continue."



* This Is Your Routing Number For E-TRADE
Learn More Here

Wait three days. Log in to your E-TRADE account. Find two small deposits that list PayPal as the depositing bank.

Go to your profile and click "Bank Accounts." Click "Confirm." Enter the deposit amounts that are on your E-TRADE statement. Click "Submit."

Transfer money to your E-TRADE from PayPal and vice versa just as you would any other bank account.

Simply log in to your PayPal account, click on "Withdraw Funds" and transfer the amount you need into your E-TRADE account. If you want to transfer funds from E-TRADE to PayPal, click on "Add Money" and transfer the money from E-TRADE to PayPal.

We can take this further and request a debit card shipped to our drop that is linked to our Brokerage account, just like the PayPal account is linked to the MasterCard debit. You may also link the account to various USD/BTC exchangers using the same routing and account number as we used with PayPal.

No Bitcoins? No problem. Do some research and try your hand at choosing stocks or Exchange Traded Funds (ETFs), commonly known as mutual funds.

Beginners
Advanced

Spread the love. Find an emerging market ETF and take solace knowing that your work is helping build the infrastructure of a developing country.
Reap all the benefits of a Brokerage account and debit card that can be used at any ATM in the world, all without filing capital gains taxes.

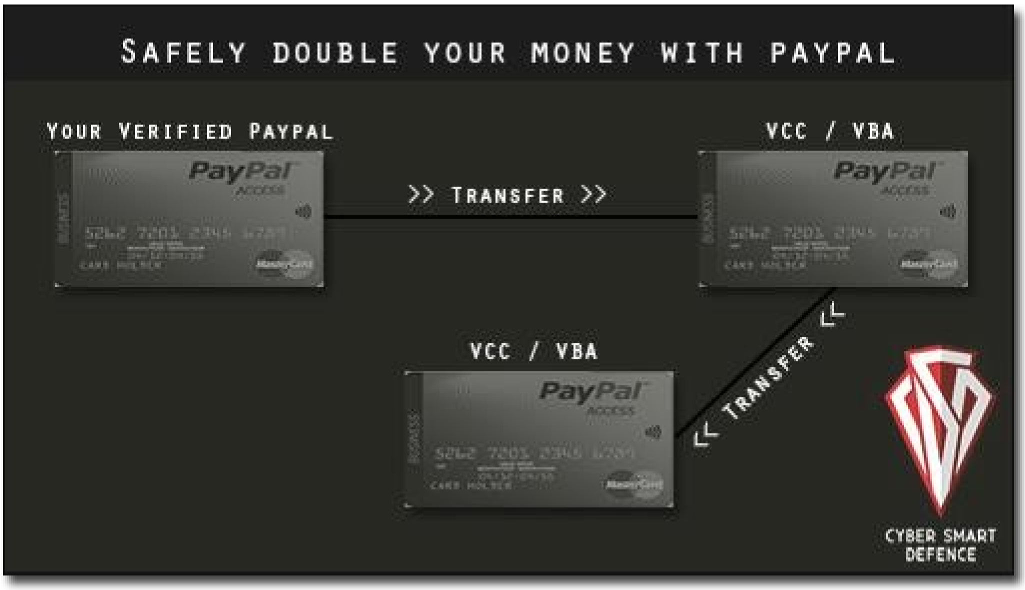
PayPal Account Juggling

TinKode aka Razvan Cernaianu @ CyberSmartDefence.com released a brief explanation of what he believed to be a hole is PayPal’s Buyer Protection.

Here is the original, unedited article –

[Intro]
In the following lines I will explain to you a method by which you can double the money in your PayPal account... endlessly. You probably believe that I have found a web vulnerability of some sort. Unfortunately, it's something much worse.
To be more exact: it's a problem with their TOS.
[The Story]
Back in the year 2010 I made a transaction using PayPal with a person who tried to scam me using the chargeback function. As I never held my money on that PayPal account, I transferred them to my other (real) account. After a month when I re-checked the second PayPal account I noticed that my account balance was negative; respectively: -50$. That made me wonder a little bit. Why? Because it made me think of a situation which would later prove to be the perfect method of doubling your money through PayPal services.
[Reporting]
I reported the method to PayPal through their Bug Bounty, thinking they would offer some feedback and that they would take note of it; even though it does not represent a web vulnerability. But as I expected, their answer was the following (after around one and a half months):
Thank you for your patience while we completed our investigation. After reviewing your submission we have determined this is not a Bug Bounty issue, but one of our Protection Policy. While the abuse described here is possible in our system, repeated abusive behavior by the same and/or linked account(s) is addressed. Thank you for your participation in our program.
Thanks,
eBay, Inc Bug Bounty Team
Receiving such an answer, I consider there is nothing wrong in making these details public.

[Proof Of Concept]
Let's begin. In the first phase, you need three PayPal accounts as shown in the image below:



One account is the real one (verified with our personal card) and the other two are verified using a VCC or VBA (VCC = Virtual Credit Card / VBA = Virtual Bank Account).

What is a VCC / VBA?
Virtual credit cards (sometimes called controlled payment numbers) are one service offered by some banks and credit card companies to help online shoppers protect against fraud. While they have their disadvantages, they are one of the best online safety measures currently available.

Read more

So for example, you have 500$ on your account. You transfer the money to the second account with the pretext of buying a phone. From the second account you again transfer the money to the third account as a gift. After 24 hours, use the chargeback function from the first account (the real one) to get the money back, with the excuse that the phone did not arrive on time. PayPal will initiate a process where both sides bring evidence for their defence. Obviously you will only send evidence from the first account showing that you were scammed. At the end of the trial the money will be restored to the primary account and the second account will have a negative balance of -500$. This way, you doubled the initial amount of money because you still have 500$ in the third account. As the second account is only a virtual one, it will not have real money from which PayPal can extract. Therefore you are left with 500$ restored by PayPal, and 500$ in your third account.

If we consider this on a grander scale with 20 people for example, each with 500$ -- they would make roughly 10,000$ in 3 weeks.

Note: For professional Cyber Security Consultancy do not hesitate to contact us at mailto:info@CyberSmartDefence.com

This method is similar to what was referred to as "check juggling" in the 1980s when paper checks were popular. People would take advantage of the 2-3 day lead time of manual check deposits and holding periods.
The concept is not new and it’s certainly not my idea but I included it in this guide because by using the components we built for our PayPal assembly line; it’s quite easy to do with the addition of just one Business account.
An invoice is generated from the new Business account and is paid then disputed by one of our front line worker bee accounts.
The funds are then deposited into our Business cash out account by way of our Sellfy gateway.
We’re controlling all three accounts so the resolution in either favor doesn’t matter.

Neteller

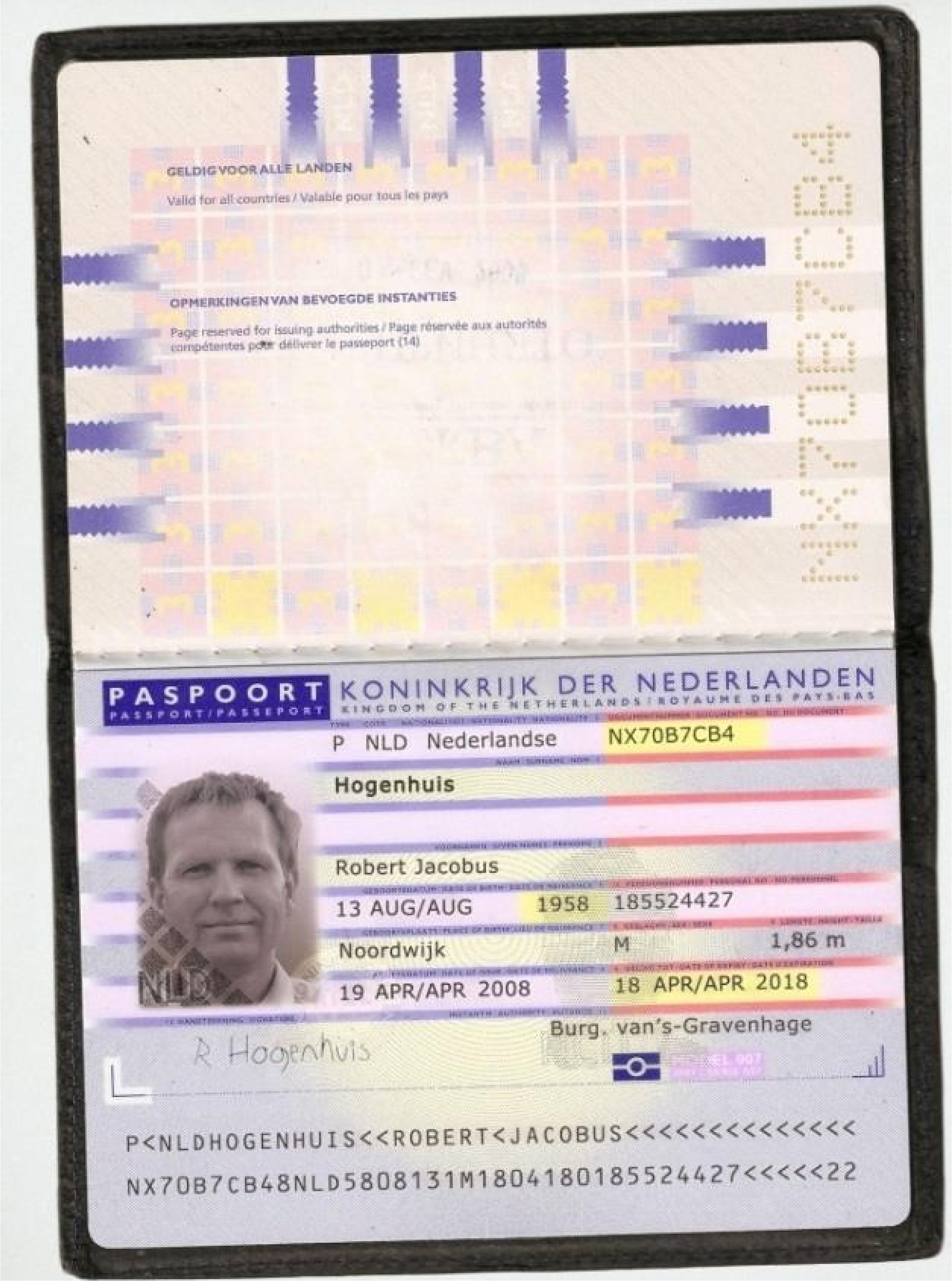
Neteller is an electronic currency/wallet service owned and operated by publicly traded British global payments company Optimal Payments PLC and is most often used for online gambling.

Learn More Here

Neteller wants to enable the user’s compulsive gambling habits, they allow up to 10 transactions a day, but we have a soft limit on the total amount of money deposited per day until the card is verified along with ID.

The average transaction limit for one unverified card is $250.00. You may choose to call the issuing bank and ask for the unique authorization code but it’s not necessary and should be reserved for premium BINs that can actually support high amounts.

Otherwise, if we were to ignore the card verification but successful y charge and transfer a $250.00 transaction into a verified Neteller account using only the components described here, it’s a $227.00 return on our $23.00 investment which includes the cost of scans.



GELDIG VOOR ALLE LANDEN

Valid for all countries / Valable pour tous les pays

OPMERKINGEN VAN BEVOEGDE INSTANTIES

Page reserved for issuing authorities / Page réservée aux autorités compétentes pour délivrer le passeport (14)

PASPOORT
PASSPORT/PASSEPORT

KONINKRIJK DER NEDERLANDEN
KINGDOM OF THE NETHERLANDS / ROYAUME DES PAYS-BAS

P NLD Nederlandse NX70B7CB4

Hogenhuis

Robert Jacobus

13 AUG/AUG 1958 185524427

Noordwijk M 1,86 m

19 APR/APR 2008 18 APR/APR 2018

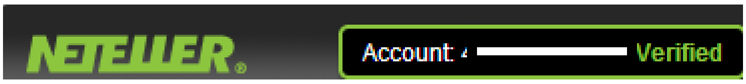
Burg. van’s-Gravenhage

R Hogenhuis

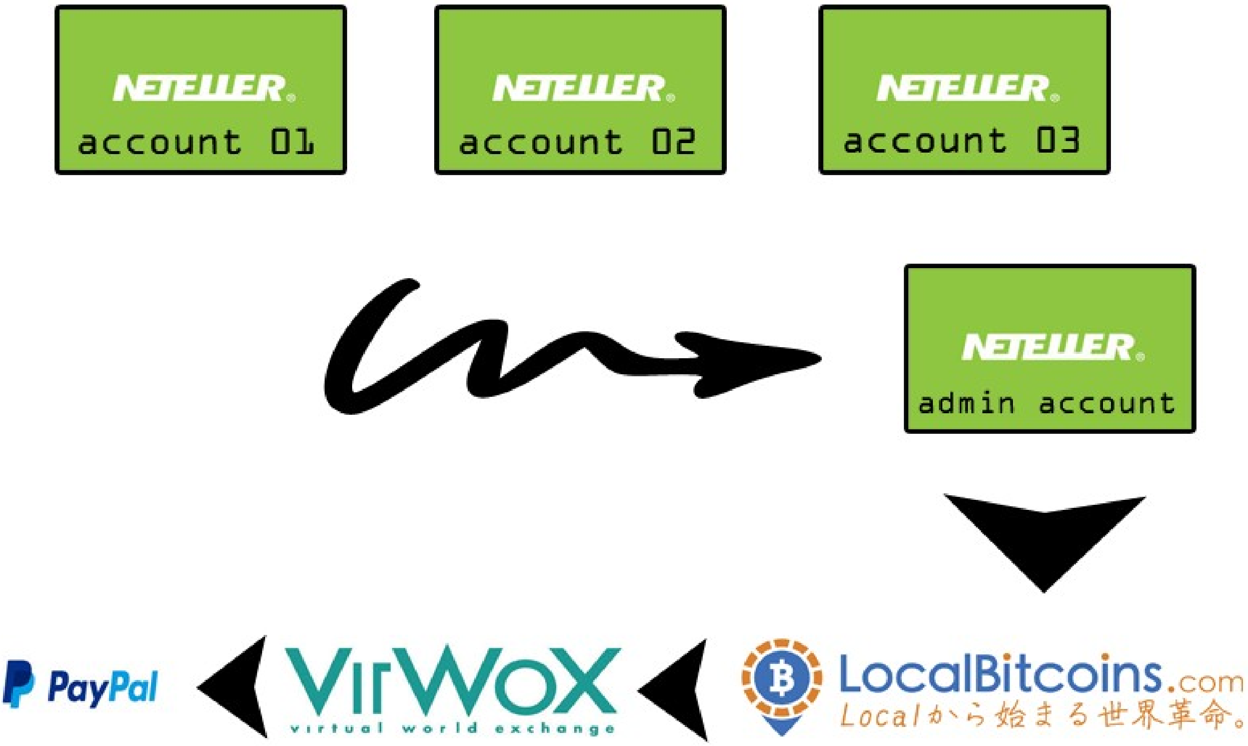
P<NLDHOGENHUIS<<ROBERT<JACOBUS<<<<<<<<<<<<<<

NX70B7CB48NLD5808131M1804180185524427<<<<<22

Data from Netherlands CVV is entered into Zapili, using a bogus passport number but correct MRZ.
This scan is uploaded to Neteller through the NetVerify service and our account should be verified within a few hours. You will receive an email and your account dashboard shows the updated status.

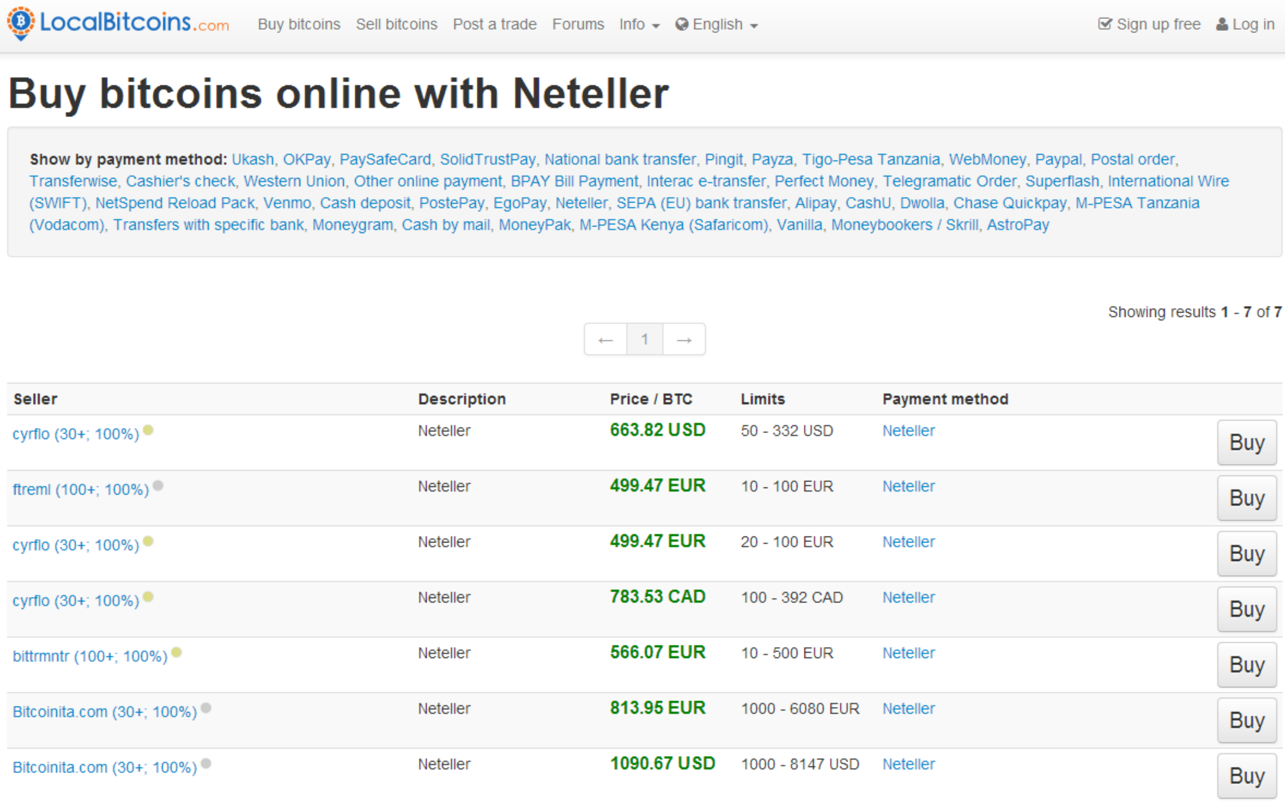

NETELLER
Account [redacted] Verified

Now you're able to fund your account using either the CVV in the name of the registered account holder or a CVV with EU NON-AVS BIN. By structuring our Neteller accounts like our PayPal accounts, we're able to realize $500.00 - $1,000.00 with just three successful transactions across as many accounts, all without the need to speak to any Customer Service Representative.


NETELLER account 01
NETELLER account 02
NETELLER account 03
NETELLER admin account
PayPal
VirWoX virtual world exchange
LocalBitcoins.com
Localから始まる世界革命。

Just like our PayPal accounts it is good practice to let the funds sit in the Neteller account for at least 24 hours. We're able to easily move and consolidate funds into a dedicated Neteller administrative account linked to a LocalBitcoins account.

List Of LocalBitcoin Neteller Sellers



Buy bitcoins online with Neteller

Show by payment method: Ukash, OKPay, PaySafeCard, SolidTrustPay, National bank transfer, Pingit, Payza, Tigo-Pesa Tanzania, WebMoney, Paypal, Postal order, Transferwise, Cashier's check, Western Union, Other online payment, BPAY Bill Payment, Interac e-transfer, Perfect Money, Telegramatic Order, Superflash, International Wire (SWIFT), NetSpend Reload Pack, Venmo, Cash deposit, PostePay, EgoPay, Neteller, SEPA (EU) bank transfer, Alipay, CashU, Dwolla, Chase Quickpay, M-PESA Tanzania (Vodacom), Transfers with specific bank, Moneygram, Cash by mail, MoneyPak, M-PESA Kenya (Safaricom), Vanilla, Moneybookers / Skrill, AstroPay

Showing results **1** - **7** of **7**

Seller	Description	Price / BTC	Limits	Payment method	
cyrflo (30+; 100%)	Neteller	663.82 USD	50 - 332 USD	Neteller	Buy
ftreml (100+; 100%)	Neteller	499.47 EUR	10 - 100 EUR	Neteller	Buy
cyrflo (30+; 100%)	Neteller	499.47 EUR	20 - 100 EUR	Neteller	Buy
cyrflo (30+; 100%)	Neteller	783.53 CAD	100 - 392 CAD	Neteller	Buy
bittrmntr (100+; 100%)	Neteller	566.07 EUR	10 - 500 EUR	Neteller	Buy
Bitcoinita.com (30+; 100%)	Neteller	813.95 EUR	1000 - 6080 EUR	Neteller	Buy
Bitcoinita.com (30+; 100%)	Neteller	1090.67 USD	1000 - 8147 USD	Neteller	Buy

At any moment we have option to stop the loop and cash out to BTC, PayPal, or E-TRADE just as easily as we do with our PayPal Business account. They accounts can be separate or consolidated in the virtual space. We need to remember that Neteller is based in the EU and does not support US deposits meaning that you will not be able to receive the Neteller Net+ MasterCard debit unless you have an EU forwarding address.

You'll notice the graphic shows LocalBitcoins routing back to VirWox and then again to PayPal. Why? You may choose to route your Neteller funds back to your front line PayPal accounts, using BTC as the vehicle, to create a never-ending loop effect of layering clean, non-disputable funds in tandem with dirty funds to exercise transaction history across all front line accounts, consolidating the two.