Ultimate Guide to PayPal Credit 07/2015

by pervii

Overview

Hello and congratulations for making what is probably the smartest purchase you've ever made on the darknet! I'm going to teach you how to find the best credit FULLZ possible (for around $5!), how to use these FULLZ to create PayPal Credit accounts with high limits, and how to cash these accounts out once they are created.

From here on out, I am going to presume you are a complete noob, that just heard about carding, etc yesterday. Please forgive me if I insult your intelligence. OK, ready? Here we go!

What am I Going to Need?

Good question! Obviously you are going to need some things to pull this off.

-A GOOD VPN+VIP72 account

-Firefox Browser

-User Agent Override Extension

-TMAC Mac Address Changer (people, this is FREE software don't pay for it!)

-HDD Serial Number Changer

-Comunity Edition Of This

-Around $75

-A Premier account at Here

-A PayPal IP Black List Checker

-VERY High Quality scans (one of the sites you will use is even pickier than PP)

-VCC (I use This Site)

Now go gather everything you need (except the scans of course don't know what name to put on them yet LOL). Go ahead, I'll wait.

Getting The Fullz

Welcome back! Now we will go get our fullz. Head over to Here. We are going to get our fullz there. I hear you thinking now, “What? Are you high? Its gone!” Nope! There back! And they sell PP and bank accounts! and no, I'm not high. We are going to be buying bank accounts, but accounts with a certain feature. Wells Fargo will be kind enough to give us the info we seek. It is common knowledge that Wells Fargo is one of the strictest, if not the strictest mortgage lender in the USA. So, if you have a Wells Fargo mortgage, you have (or at least did when you applied)excellent credit! So, create your account at slilpp if you don't already have one, log in your account, and click on vabank. When you submit the search form it should look like the one in the image below.

Notice that everything is set to default except Cash Total, Loan Accounts, and Maximal Price. Go ahead and hit search. We are looking for accounts that have mortgages with a balance. Buy 5-10 of them. How I choose my accounts, is I will not buy anything with a 0 balance, will not buy anything that has the state or e-mail listed as N/A. Everything else is fair game. I try to judge the age of the mortgage by balance vs. property values in that area. This will become important later. I buy so many at once, because of Wells Fargo security questions. Some of them are pretty easy to find the answer, but some are not. Of course we're hoping for accounts that do not have security questions enabled.

Besides for every 3 you buy, slilpp gives you 1 bonus account. OK, you've got your accounts, now it's time to get your FULLZ. Clean your cookies, and head over to Here. Manually enter the username and password. If you copy and paste, chances are it will not work. Here is where I start praying to the God of Wells Fargo. If he decides to smile upon you, you will get a URL that ends with SIGNON_PORTAL_PAUSE. You see that, you're in. If not, you either get the security question, or a screen basically telling you the username or password is incorrect. If you do have an incorrect un/pw, slilpp will refund. You have to request it within 3 hours of purchase though. Anyway, from here on out I will assume you got in. Head over to the Statements & Documents tab, and click on Available Tax Documents. You want one dated before January 2013. If there isn't one, it's OK. You will just have some more work to do. The tax document provides the monthly payment amount (answer to security question quite a bit), and either the full social, or the last 4 depending on whether or not your document is pre-2013. If it is, you have the full social. If not, you have the last 4. Anyway, you'll need this document later, so print it to a file and hit your back button. Next we need to go to the profile for the mortgage account. Click on the mortgage, and then profile. Print this page. It has the original loan amount on it which is another security question often asked. Another one often asked, is who the loan is with, but of course we know that is Wells Fargo. Anyway, we are done here. Log out of the account, and clean all your cookies. Repeat above steps for all the accounts you bought. This way, if you have any invalid ones you will know and be able to request a refund within the 3 hours allowed. OK, we now have our subject's name, address, and social security number. All we need now is their DOB, and a background report. Fortunately for us, we get both of those from the same place. You guessed it, This Site!. Before we head over there, go to This Website, create an account if you don't have one, and purchase 1 PayPal VCC for each of your subjects. It takes them a bit to process the order, so might as well get the process started. Now that that is out of the way, head on over to Here, and log in to the account you should have created already. Run a background check on each of your subjects. This provides you with a lot of valuable information. DOB, previous addresses, current address, previous phone numbers, etc. Make note of all the information you get (or simply print the report), and move on to the next subject. Hopefully you are creating a file for each of your subjects, adding info to it as you get it. I use notepad for this, but excel would probably be better. You will also want to do a quick background on all the subject's associates and relatives. A very common question our source for credit reports asks, is in what month was so and so born. By now they should have your order filled. Assign 1 VCC to each of your subjects. It is important to keep them straight. Remember, this is “their” card. OK, now we have everything we need to get the credit report. So, fire up your VPN, proxifier, and the VIP72 socks client, and head over to Here (obviously you will want to login to the client, and choose a socks5 as close to your subject as possible), and I will see you in the next section.

Section 2

We use this specific site for two reasons. One, it allows unlimited attempts to get the security questions right. Two, it allows you to use a card in anyone's name. VCC's work wonderfully! OK, now fill out the form. For e-mail use a fake one. I usually use the subject's first name+random numbers at gmail dot com. For phone, use one of the subject's previous you got from the background report. The form is 2 pages long. Fill out all fields. OK, now we get the security questions. You should have the answers to all of them, but if you don't guess. You get unlimited tries, after all. When you get the screen that asks for CC info, CONGRATULATIONS! You have passed the background questions. Fill out the form, using the subject's name, and the VCC you assigned him/her for card info. Hit submit. When you get to the report (sometimes you have to hit continue a couple times), you will see their score. If it's below about 750 we want to know why. It's still possible to get them approved for PP Credit, depending on why the score is so low. If there are ANY delinquent or derogatory accounts, you will be declined by PayPal. Toss this one, and move on to the next. If it is low because of a high balance to limit ratio, you will most likely be denied. I wouldn't bother trying. If however, it's low because of too few accounts, accounts to new, something along those lines, you can still get approved. It's just your limit will be lower than it would be with a higher score. What I do now when I am opening accounts for clients, is I open a new tab and head over to Here. Their security questions are based on the subject's credit file, which you now have a copy of! :) This serves two purposes. One, it gives a more accurate score (the Other Site uses a very strange scale). Two, it is easier to print the report from This Site than it is from the Other. Run reports on each of your subjects. Don't forget to change socks, and clean cookies between each one. Now we have pretty much everything we need. Create user accounts on your computer for each of your subjects. Don't be lazy and just create local accounts. Create a Microsoft account for each. Make sure you make all of them an administrator. Now, take the one with the highest credit score, log out of the user account you are using, and in to the subject's account. Install Cookies Manager+ 1.5.2 add on, and the User Agent Override add on. Install TMAC Mac address changer, and the HDD serial number changer. When the installers ask, install for this user only, NOT for everyone! Install proxifier, and VIP72 client. OK, ready to go! Fire up TMAC, and change your MAC address. Fire up the HDD serial number changer, and change your hard drive's serial number. Make note of what you change both of these to. You'll need them later. Fire up proxifier, and VIP72 client. Choose a SOCKS5 as close to your subject as possible. DO A BLACKLIST CHECK!! (Right click on the IP and choose BL Check)If the socks is blacklisted, choose a different one. Now, right click IP, choose set time zone-->standard.

Section 3

Head over to Here. Create a new account with all of your subject's info. If Google does not detect you're using a SOCKS, you changed your MAC address and hard drive's serial number, and your SOCKS is not blacklisted, you will not be asked to phone verify the account. If you are asked to, find a way to do it. This account is mission critical. Got the account created? Good, now we can move on to the next step. Change your proxy to a Country other than USA or Canada. Australia seems to work nicely for the next step. Do a blacklist check. If it's clear, right click and set timezone like you did before. The next site is incredibly finicky. Even more so than PayPal. So, we need to go to Here. Make note of what city it says you are in. You'll need it later. If there is anything in red, fix it. If you have a DNS leak, fix it (if you are seeing your DNS instead of the VPN's, you have a leak). Ready to go? OK, let's move on to the next section, where we will get phone numbers to verify our google voice accounts.

Section 4

Where we get the phone numbers to verify our google voice accounts, is This Site. So, head over there and create an account in you subject's name. When you go to verify the e-mail, one of two things will happen. Nothing (the most desirable), or the account will get auto-limited. If that happens it is useless. Change your socks, your mac address, your drive's serial number, clean your cookies, create a different e-mail, and try again. OK, didn't get auto-limited? Man, the God's are really smiling down on you today. Click the place an order button. Scroll down almost to the bottom of the page, and click 'Free Number'. All of their free numbers are in New York. It doesn't matter what area code, etc you pick. Use the drop down to select country, state, etc. Hit search. Choose one of the available numbers. On the next screen, you MUST select 'No' the number will not be used within the United States or Canada. This is why I had you change your proxy. Once you submit your order, one of two things will happen. You'll get a confirmation screen, or the account will get auto-limited. Assuming you get the confirmation screen, go back to your dashboard and take note of your number. Also take note of the 1777 number. Fire up Zoiper, and setup a new sip account. Proper setup is beyond the scope of this guide. Google it if you need help. Once you have successfully registered your extension, change your SOCKS, timezone, etc. back to your subject's area. Now we will create the Google Voice account. Go to Here. If you are not auto logged in, log in to the Google account you created for the subject. Click the button to get a new voice number. It will ask you to add and verify a phone. For the phone number, put the number callcentric gave you (NOT the 1777, the other one). Select 'work' and continue. Click 'Call Me Now'. Google will call your softphone. When it rings, answer it. Press the 'dial pad' button in the software, and enter the two digit code displayed on your screen (just click on the corresponding numbers with your mouse). BOOM! Your phone is verified! Disconnect the call. Now you will be at the screen where you search for a Google Voice number. Enter your subject's city, and hit search. If no results, try again using subject's area code. Still no results, use area code from any of your subject's previous phone numbers. If you just can't find one, enter random area codes until you get a number. It will still work. Take note of the number Google gives you. You're gonna need it. So far we've gathered our subject's name, address, phone, DOB, SSN, CC, background report, and credit report. We're looking good. All that's left is the PayPal account itself. Check your current SOCKS with the PayPal Blacklist Checker (slilpp has a good one – it's on the 'news' page). If the SOCKS is clear, move on to the next section. If not, pick a new proxy from the same area and try again. Got your SOCKS? Great! Let's head over to PayPal.

Section 5

All of our hard work is about to pay off. What we have been working so hard for all comes down to this. If you fuck this up, all your work will be for nothing. Read this section in it's entirety before proceeding! Now, click open account. Click on 'Personal' and continue. Enter the email address you created for your subject, and a password (enter same password twice). Click continue. Fill in your subject's name and address info. Make sure you get the address EXACTLY how it appears on the credit report! I can't stress this enough. Click continue. You will be asked to add a credit or debit card. Click the credit tab, and MANUALLY enter the info from the VCC. Click continue. Now you're presented with adding a bank account. Click you'll add it later. Yes, you're sure. Trust me on this you don't want to do it just yet. Then you're offered the chance to apply for PayPal credit. Turn it down...for now. Now that your account is open, close your browser. Re-open it, and log in to subject's gmail account. You'll have an email from PayPal. Read it, and click the button to verify your email address. Enter your PayPal password when prompted. Now, go to account settings. Change the time zone to the time zone of your subject. Add subject's full social security number. Then, click confirm mobile. In another tab, open Google voice. Leave the PayPal tab open, on the screen asking for the code. Often you will have to press resend code a time or two before it finally shows up. Just wait a few minutes in between each time, and you'll be fine. When the text from PayPal does come, enter the code on the PayPal website to confirm mobile. We're almost there. Now we add the bank account. Click add bank account. Click Wells Fargo. Enter the user name and password you got from slilpp, and click the button. Your bank is now confirmed, and your PayPal account is verified. Now, go to the summary screen. It should say you are at 100%. If it doesn't, do whatever is missing. Scroll about half way down the page, and click the link 'See How Much You Can Send With PayPal'. On the next screen, click 'Lift Limit'. You're present with three options. Verify bank (which is checked), Verify Social Security number, and Verify Credit Card. You must do 2 of the 3 to lift the limit, We are going to do all 3. Move your mouse over the confirm social link, but don't click it! Right click on it, and copy link location. Paste the URL somewhere safe (notepad or something). Click confirm credit card. PayPal will now charge $1.95 to the card. On the card statement, there will be a 4 digit code. PayPal puts the $1.95 into PayPal account after you enter that code on the website. So, how do we get the code? Easy! Head over to openvcc.com, and log in your account. On the left hand side, click get code. Fill out the form, and submit it. The code will be mailed to you shortly. Do absolutely nothing else with the PayPal account while you wait! Once they email you the code, go back to your PayPal account, log in, click 'See How Much You Can Send With PayPal', then confirm credit card. This time you will be presented with the opportunity to enter the code, so do it. Click 'Summary'. The $1.95 should now be in your balance. If not, wait a few minutes and try again. When it is, copy and paste the link to verify your social into your browser address bar. Enter your subject's full social

(double check for accuracy), and click confirm. One of two things will happen. Either confirmation will be successful (YAY!), or you will be informed that social is associated with another Personal PayPal account. If that happens, no worries you can still get approved. Confirming the social is just more evidence for PayPal, that you are who you say you are. The credit card carries far more weight, which is why I had you do that first. Now you have two choices. You can go ahead and appy for credit now, or you can give the account some transaction history first. I've gone both ways, but had better luck giving it transaction history. So, you should have some coin left out of the $75 I told you you needed. What you're going to do, is sell it for PayPal. There are lots of vendors that will do this. I use http://sell.4bt.co. Jody is trusted, and pays a fair price. Do that now. When Jody deposits the funds in your PayPal, go ahead and buy something with it. You could even setup an Ebay auction on an account that is linked to a different PayPal, and buy the item from yourself. Or, you could have a trusted friend setup the auction. Or, you could just go buy some random DIGITAL item. Be sure it's digital. We don't want our subject getting unexpected items in the mail. OK, now we're ready to apply. Click 'Summary', then 'Take More Time To Pay'. Follow the instructions. Double check EVERYTHING for accuracy as you go along. PayPal is very sensitive about this. Everything must match exactly. Scroll through the terms and conditions box. Don't go so fast that it's obvious you're not reading it, but don't go too slow either. You have to appear as someone that cares about what they have to say. Check the box 'If Approved, make PayPal Credit my preferred way to pay'. Say a quick prayer to the God of PayPal Credit, and click Apply. I'm almost willing to bet if you've followed this guide exactly you are approved. Congratulations! All your hard work has paid off! Or, has it? Let's find out. Browse to a shop that advertises they accept PayPal credit. Shop around a little, add and remove items from your shop, and eventually check out (don't worry you won't actually pay for anything). The ideal item is greater than $75, but not greater than about 15% of your credit line. Go through the checkout process, all the way up to where they have you log in to PayPal. If PayPal credit is an option, CONGRATULATIONS! You're ready to cash out. Go ahead and skip to that section. If not, you still have some work to do. Either way, you've now changed your mind about buying them item, so back out of the purchase. If PayPal credit was not an option, you haven't 100% convinced PayPal that you are who you say you are. What you are going to have to do, is intentionally get your account limited, then restored with scans. I would recommend US Passport, and a bank statement. The bank statement is easy. Just log back in to Wells Fargo, and print one of the statements to PDF. Or, if you have a scanner and want to get fancy, print it, then scan it into the computer. I'm not going to cover how to get an account limited here. One thing you can do if you are the same sex as your subject, is call PayPal. You'll need some pretty decent social engineering skills, but you can get the problem solved in a hurry. When you call, act confused. Treat them like they are your bank, even though they are not a bank. Tell them you were granted a credit line for such- and-such amount, but when you try to use it, it does not show up as an option. Ask how to use it. “Is there some special button I have to click or something?” works well. The

goal here, is to get them to either ask for scans, or offer to verify your identity over the phone by asking questions “only you” would know the answer to. If you do call, be sure to have full background reports on subject and all associates, and full credit report on subject handy. You'll pass with flying colors. Now, on to cashout.

Section 6 : Cashing Out

There are many ways to cashout these accounts, once you get them to the point that you can use them. Methods burn literally everday. What is working as I type tis, may not by the time you read this. I am going to share with you my top two methods for cashing out. They've worked for as long as I've been working with PayPal Credit, and I believe they will continue to work well into the future. I will also give some other methods that may come and go. You'll have a basic grasp though, so you'll be able to develop your own. Now, let's get started!

Section 7

The first, and probably most popular method I am going to share is using This Site. This requires two separate accounts, and two separate PayPal accounts. The more aged the receiving account is, the better. It is critical the two accounts never get linked. Different socks, different cookies, different MAC address, different HDD serial number, etc. If you have a trusted friend that can do the 'work' for you, that's even better. If not, at the very minimum create two different user accounts on your computer. One for the account using the PayPal credit (the one we've been using all along), and one for the account doing the work. Login to your employer account, and take a look at the jobs on offer, and how much they cost. You want something that typically costs around 35-45% of your credit line. When you identify such a task, create a listing for it. Wait until you get 3-4 bids. Login to your other account, and bid on your own job. Don't underbid everyone, but don't go crazy either. The goal here is to make yourself the obvious choice. For authenticity, you could even have the hiring account ask some questions of the people that you receive bids from. Of course, you're going to award yourself the job. Make sure there is a conversation regarding the job between the two of you. If you have two computers, you could even be logged in to both accounts at the same time, and have a conversation 'live'. The Site will allow you to use PayPal credit to pay your workers. Enough said about that.

Section 8

This method gets a little involved. Here you will need the HQ scans I referred to earlier. You need a proof of identity scan, and proof of address. They will take bank statements (at least at the time of this writing), but prefer utility bills. You will create two accounts on This Site. One in the name of the PayPal account holder, using the PayPal email of course. The other account can be fake, but the email must work. Here is how the method works. Create the account that is in the PayPal account holder's name. You must get to the point in the creation process that they ask for the scans. Upload them to

them, and wait. While you wait, create the other account. Verify it with scans as well. In a short amount of time (usually less than 24hrs), you will be notified the account is approved. At that time, cashout begins. Log in to the PayPal account holder's account, and make a deposit choosing PayPal as the deposit option. As far as PayPal is concerned, funds are never leaving their system. Just going from one account to another. If PayPal credit isn't an option to pay for your 'purchase', but it is an option on other sites, the method has burned. Anyway, once the funds are available in the account, I would trade with about $10-$15 of it. You don't really care at this point if the trades win or loose. Now, transfer the rest of the funds to your other account. Log out.. Give it an hour or so, and log in to the other account. Funds should be available. Again place a $10-$15 trade. Deposit the rest of the funds to your bank account. As I write this guide, this method has worked for me 100% of the time. The deposit takes 3-4 days to hit the bank, depending on which bank you are using. It is a good idea to have the account and the bank account in the same name (doesn't necessarily have to be yours, but it could be). Funds are clean, so no worries about chargebacks. You could even deposit from This Site to another PayPal account, and cashout from there to bitcoin or what have you. You can also request a check, but they will only make it out to the name on the account.

There you have it folks. My two favorite cashout methods. I've listed more below. One of them is rumored to have burned. I don't know, since I haven't used it in awhile.

Section 9

This Site, is a one that sells both physical and virtual pre-paid cards loaded with bitcoin. The maximum value of a card they sell is $100. Obviously we are interested in the virtual cards. This is the site I used when I first got started with PayPal credit. After your first order, you will get a phone call at the phone number on your PayPal account. If you order too many cards (seems to be more than 1 or two $100 cards) they will ask for ID. Other than that, they are a great site to work with. The method is rumored to have burned. Even if it has, I know for a fact they still take PayPal with balance. So, if you deposited from Elance or Oanda, this would be a viable way to get BTC.

Section 10

These people are total assholes, but no guide would be complete without mentioning them. They allegedly allow you to purchase gift cards with PayPal. I say allegedly, because rarely have I had an order approved, and delivered. At the very least they will

call to verify the order IF it even gets that far. It usually doesn't. You're welcome to try yourself, but I wouldn't. Waste of time in my opinion. Anyway, that concludes the Ultimate Guide to PayPal Credit. I hope you've learned something. I also hope this doesn't just sit on your hard drive collecting dust. No guide, no matter how awesome, will make you any money if you don't apply it. So, get out there and GET THAT MONEY!