

Instore Carding Tutorial

Everything you wanted to know about instore carding

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Introduction:

So youre interested in trying out instore carding? Instore carding is one of the fastest ways to get money. But you will need to keep your head on straight for this. As you should with every operation you go out to do. This tutorial will tell you the ins and outs of instore carding. Feel free to distrobute this as much as you want.

For the beginners:

Youre obviously reading this because you either A. Want to learn how to instore card or B. Want to see if you can find anything you are not aware of.
For people who chose A. You should have atleast some prior knowledge of credit cards before you try instoring. If you do not that is ok too, just keep reading the tutorial and by the end of it you should be fine. The most important thing about instore carding is how you *Take the part* of the identity youre *Playinig* as. If youre going into a store looking to come out with \$3-5k worth of electronics dressed in your normal apparel and being nervous, think again. You need to dress up and act like a person who would look like they could buy these items any day of the week. The first time youre going to be nervous ofcourse, its natural to be nervous the first few times. But with time and past experiences to look back on, it just gets easier as you go on.

Dressing the part:

This should come natural to most people out there. To buy something expensive you need to make it look like you can buy these items along with acting like you can (below). For your first operation i suggest should include you going into any of the clothing stores listed below and buy a decent amount of quality clothes. I cannot stress enough how quality plays a part in dressing up. Buying a sweater in walmart and a sweater in banana republic could determine the difference between getting out with your goods or running out of the store. Along with clothing you might want to buy some jewelry or a very high priced watch. If a cashier suspects something is up, seeing some classy jewelry or a watch could also help reduce the suspicion.

Clothing stores are usually never uptight with purchases of clothing so that is why I suggest going there first to get some quality clothes. You can be dressed as you want in there and it wont matter. When you buy the new clothes, put them on in a restroom and then continue your activities on a higher priced basis.

Acting the part:

This area will come hard for some but easier for others. Prepare yourself before you go in with things you might say. If youre going into a store to buy smaller items (\$800 and below) , this usually not hard to accomplish. But for larger items you should act as if you

can afford these items at any time of day. Acting stuck up in a sense can accomplish this. Other than that, dressing the part is the other area that helps you present yourself as a person of wealth.

Beginning:

Before you go out there and start instoring you will need the following items.

Card reader/writer - You're going to have to (in most cases) need a card reader/writer to write new dumps on your cards. Especially if you want to re encode your cards and go out. The only case where you would not need this is if you were buying plastic from a vendor who offers to encode the dumps for you. For a reader/writer I highly recommend the MSR-206. It is the most popular encoder out there. You can buy them from Price: \$200 \$640

Computer/Laptop (Preferred) - To be able to encode your dumps (later on) you will first need a computer to hook your card encoder up to. Using a desktop is fine but if you come into any problems with your dumps which is going to happen, you will have no way to re encode your plastic. You will have to drive home and re encode there. But if you have a laptop, you can bring your MSR with you and just hook it up and re encode while you're in your car. Doing this will save you gas, and time. Price: \$600 to \$2400

Power Inverter - This is a very handy tool that you're going to need for this and you will probably find yourself using for all other types of things. The MSR requires a power source so buy or card one of these. If your laptop battery gets low as well which will sometimes happen just hook it up as well. I found a very good one at BestBuy for \$80. It covers up to 800 watts (400 watts each plug). Price: \$80

Plastic - I have seen all sorts of ways to obtain plastic. From stealing others and using those to buying them from a vendor. You DO NOT want to steal anyone's credit cards and start using those. And you do not want to re encode your own credit cards. I'm sure it makes sense to do so but over time if you start using your own credit card, the credit card companies are going to see the name being used and will surely contact you about these occurrences. The best bet is to buy plastic from a vendor. Think about this too. When buying plastic, get at least 2 cards with the same name as your novelty. It will save money on new novelties and give you a higher chance of walking out with your merchandise.

Dumps - The most important item of this whole operation. What would you do without dumps? Nothing that's what. Now depending on what you're planning on getting out for your first op will determine on how much you will need to spend on dumps. I would not worry about spending for now. As soon as your op is over you will see that you have well made your money back from this.

Wallet - Some people may think that putting the plastic and novelty in your own wallet is not a bad idea. But the truth is that it is probably one of the biggest problems that could arise if anything was to happen. Keeping your false information and your real information separate is a necessity. If you have any sort of personal contact information on you when carding I would suggest dropping it off in your car.

Optional Items -

Fake ID - HIGHLY RECOMMENDED but is not always needed. Most of the time for large purchases cashiers will ask for an identification that matches the plastic. There are numerous vendors out there who provide a novelty service that will fit your needs. Getting a state that is semi close to you is ideal in this situation.

Anonymous Phone - This is optional to have, I have used dumps from seller that checks the dumps before sending so that all are valid. His dumps work 8/10 times on average. So if one card does not work I simply hand them another card with an excuse as to why that card was not working. If youre going through any other vendor you should buy a tracfone and find a phone merchant that will verify your dumps before you go into a store. When using a phone merchant there are two ways of authorizing a card. Some people think that charging a \$1 or \$1.50 on the card will not kill the card as many businesses use a \$1 or \$1.50 charge as a pre-authorization to check and see if the card is valid. Others prefer charging a random higher amount to make it look like a legit purchase. Either way, its up to you how would want to check it.

Serial to USB Converter - Smaller laptops may not come with a serial port to connect your encoder to. If this is the case you will need to buy one of these. Price: \$15-\$25

Newskin Bandaids Liquid - You might be asking yourself "What would I do with this?". Well, if you really want to be protective you can put some newskin on your finger tips so no traces of fingerprints will appear on the plastic if any misfortune was to happen.

Planning:

Planning out what youre going to buy before you buy it would be a nice thing to do. It saves you time thinking of what you need or might need.

Also think about this. If youre main goal is to get a hefty sum of money, you should checkout ebay to see what sells for a high percentage. Usually gift cards to popular stores get high amounts back because they are just like cash. But just double check ebay.

If youre going to do an instore op for your own personal pleasure then you really dont need to make a list because you should already know what you want to get. Or you can look around in the store and choose what you want.

Taking care of business:

Before hand I always like going to the bathroom. It makes the carding situation a bit more easier if you get nervous. JediMasterC brought this on aswell.

You do not want to get caught and be remembered as the kid who shit his pants. That is if you do get caught which odds are you wont if you follow these instructions.

Destination Safety:

Choosing a location to instore is not very hard. The internet has a vast amount of websites that have store locators. So find your subject mall or store and do a search to see whats around you. Here is a very important rule to follow by. Do not do anything where you live. Or in a more common way of putting it. Dont shit where you live. Find a store thats atleast a good half hour drive away from you and is atleast two cities over.

Some people choose to use fake license plates when entering your destination for carding just to add that extra level of security on in case a camera catches the car that drives away. This is ofcourse optional, but it doesnt hurt to put more safety on. Just dont speed away or anything that could get you pulled over.

Parking - When parking your car, make sure you park for out so no camera will catch your license plate. It will be worth the extra walk when youre walking out with your merchandise.

Ready:

So now you have everything you need to get started. Youre prepared for the best and the worst situations to come.

The first time you go out you should expect some nervousness to come even before entering one of the stores listed below. The most important thing to do is to stay calm and act natural. The more suspicious you act, the more the cashier is going to suspect something is up. I do not recommend taking any drug or alcohol to calm yourself down. You need to look calm and natural while being alert to your atmosphere at the same time.

[color=black]Important anatomy of a dump:

There is a more detailed version of this on CP. But for now, you will only need to know this information to start.

```
B41111111111111111111^LASTNAME/FIRSTNAME^060910100 00000000000000000000
41111111111111111111=06091010000000000000000000000000
```

B - Identifies to the POS system that your card is a bank card

41111111111111111111 - Credit Card Number

Lastname - Lastname of cardholder

/ - Seperater

Firstname - Firstname of cardholder

06 - Experation Year

09 - Experation Month

101 & Beyond - Bank data

Now some vendors will only sell the second track. So that leaves you with trying to figure out how to write track1. Most stores do not check track1 so it is not the most important thing. But to be safe I always include track1. Here is an example of what you will need to do. It is very easy.

```
41111111111111111111=060910100000000000000000
```

If you havent noticed, track2 in most cases is just like track1. To begin making track1, add a B that will indeicate its a Bank card.

B4111111111111111=0609101000000000000000

Then, youre going to want to change the = to a
^lastname/firstname^ .

B4111111111111111^LASTNAME/FIRSTNAME^0609101000000 00000000

And finally, youre going to add six zeros at the end of the dump.

B4111111111111111^LASTNAME/FIRSTNAME^0609101000000 00000000000000

And thats your dump. Like I said its not hard to create track1 from only having track2.

Software to encode the dumps - I recommend TheJerms software. It is very self explanatory.[/color]

Types of dumps:

People ask me all the time about using generated dumps and if theyre good. I would not use generated dumps. Most of the time they will only work correctly with a certain Bin. And there is a 15% less success rate than using other types of dumps. You might as well use quality dumps in your locations you choose so people will not remember you instead of having errors come up and your face gets noticed more easily.

The best quality dump you will probably find are skimmed dumps. Skimmed dumps mean that the actual card was swiped onto a portable Mag Stripe reader.

Therefore, using these you know you will have all of the correct information for track1 and track2.

Hacked dumps are usually taken from databases by you guessed it, hackers. The quality on these are the normal quality thats out there.

Dump types and limits:

I will only discuss so far visa, discover dump limits and a word on amex dumps as I have not encountered any use with mastercard dumps.

Visa Classic - These types of dumps are usually the cheapest to buy from a vendor. I have heard that on average you can get \$500 on these types of dumps.

But I have been pulled atleast \$800 on them. Visa classics have a balance limit of \$500 to \$3,500. Although the most I have been able to get off of a single classic is \$2,600 before an error occurs.

Visa Gold - One step above the classic, These limits start at \$3,500 and can double as the cardholder gains good credit. With these you can make higher amounts of purchases.

Visa Platinum - Visa platinum dumps are for the larger purchases mainly. On a good day you can pull off anywhere from \$3,000 to \$6,000 .

Visa Signature & Business - Signatues are said to have no limits. So for us that means these have the highest limits available. People have said to have gotten anywhere from \$5,000 to \$20,000 off of these types of dumps.

Discover - I have not used these that much in my past but from what I gathered you can get anywhere from \$1,000 to

\$5,000 on these in one purchase. Using these dumps for multiple purchases will most likely kill the dump before you get past either of those limits. Almost all discover cards begin with a balance of \$10,000.

Amex - I have not used these dumps. The reason to that is that you need the correct CVN to complete the transaction. It is not embossed, but printed onto the plastic. So you cannot re encode amex dumps. If the CVN is not correct when entered, you will automatically get a call for authorization.

How long dumps last:

This question no one can answer. You might be able to make a good prediction of how long they will last if you think of time and the dump type. For instance. If you have a classic dump, its 11:30 AM and you make a variety of small (Under \$20) purchases. Odds are youre going to get that card to last a lot longer than a classic dump thats doing \$300 purchases at 7:30 PM. Think of the cardholders work hours. They will usually be 9 AM to 5 PM. That is when their card is idle so to speak.

Advanced dump purchasing:

By now, if you have been reading about dumps. You might know that by purchasing dumps from banks that are closer to your area, that there is a higher success rate on most purchases. Only some vendors will offer to let you buy by a certain Bin (first six digits of the cc). The Bin determines what bank corresponds with the card. To find local Bins, go to <http://www.hermesbank.net/interchange/> and search for a any bank that has a lot of locations in your area. You can also search for the state name and see what that comes up with.

Choosing your cashier:

This is probably one of the more fun things to do while instoring. Usually 90% of the time, Minorities and Younger Girls make the best choice for cashing out. Minorities include, Blacks, Mexicans, and Asians if you were wonderings. The reason you want to choose these types for your cashiers are because they are usually the easiest to manipulate. In some cases you are going to have to use a normal person to cashout. But try not to make it a habbit.

Interactions with the cashier:

In order to safely get your items out of the store successfully, you will need to know how to interact with the cashier. To in a sense manipulate them.

When you bring your stuff up to the cashier act normal. If it is a large amount they might say something nice to you mentioning the amount of merchandise you are buying. Just play with it and make them feel good aswell. If you make the cashier not feel comfortable they will think something is up if any error happens. Which will sometimes if you are planning on doing a lot of instore.

Errors and Excuses:

As I was saying above, there are going to be errors now and then. Now most are very easy to talk your way out of. But in some cases youre going to need

to know when you try and grab your novelty and card and just run. That will most likely not happen if you're only doing this a few times but for people who are planning to do this more often it is most likely going to happen at least once. I have listed below a few common errors and how to handle them.

Optional Pre-Excuse - JediMasterC brought this excuse method to a lot of people's attention and it is a very good idea in most cases. Making the cashier already think that the transaction will not go through so they are not surprised by the error, which makes handling the situation much easier. Saying something as easy as *I hope I have enough to cover this* or anything around those terms is good.

Declined - Once you spend and spend on a good dump there has to be an ending point. Usually with dumps that will not die this is the final step to completing it. Hopefully you will have another card on you to hand the cashier. If you don't that's fine too.

If you have another card - Oh, I thought that was going to happen. Here try my other card.

If you do not have another card - I will be right back. I'm going to go get my check book / go to the ATM.

Call For Authorization - This one can be tricky if you do not have the right cashier. This is something you DO NOT want the cashier to do. A call for authorization is basically the store calling the bank or the store's authorization center in order to confirm that it is the actual cardholder making the purchase. If this happens just stay calm.

If you have another card - I don't have that much time, I'll call the bank later. Try my other card.

If you do not have another card - I don't have that much time for this I'll call my bank and come back tomorrow.

If they persist on making the call, put your hand out as if they were going to give you your plastic back. Doing this tends to put some stress on the cashier as to whether or not to give the card back to you. They usually will put the card back in your hands.

Do Not Honor - This will happen every now and then and is probably the easiest to overcome. The cashiers will sometimes just ask you if you have another card.

If you have another card - Hand them the card and say you'll call the bank about that one.

If you do not have another card - Oh, I will call my bank about that tomorrow (then leave)

Those are the most common problems you are going to find. Of course there are more error codes. There are about 50 of them. But by the time you manage to talk yourself out of these you will have enough experience to talk yourself out of the rest.

Selling your items:

There are a vast amount of ways for you to liquidate your items. The best way to do so is on ebay. I am not going to go into a large description because then this tutorial would change to how to sell your items or scam on ebay. You can either buy an account from a vendor or get a B&M bank account and create your own. I do not suggest using your own ebay account. A lot of people have in the past and even if a good amount haven't been caught, you do not want to be that small percent that does.

Storing your money:

Here is another area that can be done in a lot of ways. I will tell you to not put the money in your legit bank account. If you were thinking that, you should take a minute and think again. You could store your money on an electronic bank account service such as egold, or webmoney. Or if you want more control over your money, you could keep it all in a well hidden safe. Using an electronic bank account instead has a higher security rate. As if anything was to happen to you involving LE, odds are they will not find your information for that account. Which means they would not have access to your funds because they would not know it exists.

End Notes:

Thank you for taking your time to read this tutorial. I hope it was worth your time! I also hope that everyone who is inspired by this reply with any words or questions they would like to say. Good luck to all of you!

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Stores:

Stores that do not type last 4:

7-11
Abercrombie & Fitch
Aeropostale
Almost every clothing store*
Albertsons
American Eagle
Amoura
Apple Store
Babbages
Barnes and Noble
Bath and Body Works
Body Shop
Bed Bath and Beyond
Bartel
Big 5
Blockbuster
Bose Factory Store/Showroom
Borders
Burlington Coat Factory
Cost Plus
Eddie Bauer
Every gas station (pay at pump)* Excluding Shell
Filenes
Foot Locker
Fred Meyer
FYE* (Some type last 4)
Gap
Garts Sports
Godiva Chocolates
Grocery Stores
Home Depot (self swipe)

JCPenny
Journeys* (Some type last 4)
Kauffman's
KB Toys
Kens Camera
Kmart (self swipe)
Lowe's (self swipe)
Linens and Things
Office Depot
Old Navy
Pier One Imports
Rite Aid
Safeway
SamGoody
Schucks
Sears
Spencer Gifts
Sports Authority
Staples* (Some type last 4, some dont)
Starbucks
Target (self swipe, sometimes check sig)
Timberland
Tower Records
Toy Works
Toys R Us
UPS Store
Victoria Secret
Walden Books
Walmart (self swipe but most check sig)

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Restaurants:
Applebee's
Bertuccis
Chilis
Olive Garden
Pizza Hut
Papa Ginos
Unos
Wendys
*Almost all major restaraunts.

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Stores that type last 4:

BestBuy
BurBerry
Circuit City (Uses AVS Aswell)
Cell Phone Services

CompUSA
Guitar Center
Hot Topic
Lindt Chocolates
Mens Warehouse
OfficeMax (Types In CVV on back of card)
SunGlasses Hut
Torrid
Tweeter

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Merchant Codes:

00 Approved
01 Refer to Card Issuer
02 Refer to Card Issuer, special condition
03 Invalid Merchant
04 Pick up card
05 Do not honor
06 Error
07 Pick up card, special condition
08 Honor with identification
09 Request in progress
10 Approval for partial amount
11 Approved VIP
12 Invalid Transaction
13 Invalid Amount
14 Invalid card number
19 Re-enter transaction
21 No action taken
30 Format Error
41 Lost card Pick up
43 Stolen card Pick up
51 Not sufficient funds
52 No checking account
53 No savings account
54 Expired card
55 Pin incorrect
57 Transaction not allowed for cardholder
58 Transaction not allowed for merchant
61 Exceeds withdrawal amount limit
62 Restricted card
63 Security violation
65 Activity count limit exceeded
75 Pin tries exceeded
76 Unable to locate previous
77 Inconsistent with original
78 No account
80 Invalid transaction date
81 Cryptographic PIN error
84 Pre-authorization time to great

86 Cannot verify PIN
89 MAC error
91 Issuer unavailable
92 Invalid receiving institution id
93 Transaction violates law
94 Duplicate transaction
96 System malfunction[/b]

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