

## INTRODUCTION:

C=The \*use\* of our credit system for personal gain & financial freedom!  
H=The practice of accessing \*secure\* computers with innovative techniques/skill.  
I=Assuming or establishing a \*new\* guise by "creating" an identity on paper.  
P=The know-how and interest in the telecom industry and the services it provides

Hi-?!

Issue two already! I just finised #-01 about a week ago, and already I feel I have enough text & information of interest to warrant a quick follow-up to #-01! ....so here it is, #-02! I hope #-01 has provided those who have read it, something to think about and/or "work on". If not, well then perhaps this one will. If not, then perhaps a monastery or convent would be a better place for the likes of you!!

II.> PART 2-

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?[>\*C\*H\*I\*P\*=>!

\*C\* - CARDING> /|\\

Intro:

Below are as many BIN's as I could round up. Each one is listed according to the Banks ID No. (BIN) - which are the first 6 nos. of a CC. (Credit Card). Of course, the first no. indicates a Visa (4) or a Mastercard (5). Bin's aren't all that important to know, but can be if you NEED to know the name of a bank that issued the CC no. you have.

So FYI and bemusement, here's that information-

### BANK IDENTIFICATION NUMBERS:

\*\*\*\* ^^^^^^^^^^^^^^^^^ ^^^^^^^

~~VISA BINs~~

\*\*\*\* ^^^^^

\*4000-4999\*

401903 = Bank of America  
402400 = Bank of America  
402402 = Bank of America (Gold)  
403200 = Household Bank  
4040?? = Connecticut National Bk  
4040?? = Wells Fargo  
4050xx = 1st Interstate  
4052?? = First Cincinnati Bank  
405209 = First Nationwide Bank  
4060?? = Navy Federal Credit Union  
407000 = Security Pacific Ntl. Bank  
407129 = Colonial National Bank

411427 = Chemical Bank  
412174 = Signet Bank/Virginia  
412185 = Citibank/Signet?

41235? = Commerce Bank  
 4128xx = Citibank  
 416818 = Great Western Bank  
 4131?? = State Street Bank  
 4170?? = Beneficial National  
 417129 = Colonial Bank  
 4188?? = Ohio Savings & Loan  
  
 4211?? = Chemical Bank  
 4215?? = Marine Midland  
 422591 = Chase Manhattan  
 4226xx = Chase Manhattan  
 4231?? = Chase Lincoln 1st Classic  
 4232?? = Chase Lincoln 1st Classic  
 4237?? = Cicero Credit  
 4241?? = Natl. Westminster Bank  
 425043 = First Chicago Bank  
 425330 = Bank of N.Y./Consumer Edge  
 425451 = Chemical Bank  
 4262xx = Corestates Bank of DE  
 427138 = Citibank  
  
 4302?? = HouseHold Bank  
 431068 = Bank-Layfayette/Imprl Svg's  
 4312?? = Barnette Credit  
 431301 = Valley Federal S&L  
 431663 = Glendale Savings & Loan  
 431772 = Gold Dome  
 4321?? = Mellon Bank  
 433213 = Bank of Indiana  
 433222 = Far West Virginia  
 4349?? = First Bank of America  
 436800 = Sovran Bank/VA  
 438733 = Bank One  
 438760 = More Bank  
  
 440121 = Gary Wheaton  
 440862 = Charleston of Indiana  
 441712 = Mellon Bank  
 442813 = Bank of Hoven  
 442843 = " " " "  
 44288? = Colonial National Bank  
 443600 = Security Bank of Monroe  
 4448?? = First National Bank - RI  
  
 46165x = First Interstate Bank  
 4626?? = Indiana National Bank  
 4646?? = Mercantile  
 4672?? = Mercantile Bank  
 467362 = First National Bank;  
 467807 = Home Fed Svg's/1st Card  
 467808 = Home Fed Svg's/1st Card  
 468120 = Harris Trust Savings

4696?? = Credit of Kansas

4718?? = Colorado Bank

4734?? = Madison Bank

480012 = Valley Federal S&L

4811?? = Bank of Hawaii

4825?? = First Wisconsin

4897?? = Village Bank of Cinn., OH \_\_\_\_\_

/ Here are \

4929?? = Barclay Bank/DE | what the |

^ | holograms |

| | SHOULD show!|

| \\_\_\_\_\_ \_\_\_\_\_/

\*BIN\* = ##### ## (1st 6 nos.) Y

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| \_\_\_\_\_|\_\_\_\_\_

| [ | ]

^ | MASTERCARD INTERNATIONAL\_\_\_\_v\_\_\_\_ |

| | [ v+==\\*] |

/--<+-->| 5555 1234 5678 9012 [ | I]| |

| | ^^^^ ^^ ] Q I]| |

| +==>| 6512 11-91 TO 11-92 [ /\ I]| |

| | | ^^^^ [\_/^\\_ I=] |

| | | JUSTIN CASE MD [\_\_\_\_\_] |

| | | |

| | [\_\_\_\_\_]

| |

| \*--=>IBN\* = ##### (above cardholder's name)

| |

| |

A>|M/C's |

==v===== v

1st- X IBN.

##### X ##### Bank/Institution Name

^^^^^ ^ ^^^^ ^^^^ ^^^^^^^^^^^^^ ^^^^

5000-5399

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5031?? = #? -Maryland Bank MBNA

5127?? = 1015 -?

520400 = 1006 -Security Pac Ntl Bk

521142 = 6142?-Chemical Bank

521531 = 6207 -Marine Midland

521795 = 1033?-Manufacturers Trust

5218?? = #? -Citibank N.A.

523080 = #? -Harris Trust Svgs

5233?? = 1226 -Huntington Bank

524200 = 6066 -Chevy Chase F.S.B.

5250?? = 1260 -?

525400 = #? -Bank of America-ca

525402 = #? -Bank of America-pa

5263?? = 1263 -Chemical Bank  
5272?? = #? -Connecticut Ntl  
5273?? =p #? -Bank of America  
527706 = #? -FIB  
52820? = #? -Wells Fargo  
5286?? = #? -Chase Lincoln 1st  
5286?? = 1286 -Home Fed Savings  
528707 = #? -Valley National Bank  
529107 = 1001 -Signet Bank/VA  
529801 = #? -Bank One

5317?? = #? -Norwest Financial  
5323?? = #? -Bank of New York  
532903 = 6017 -Maryland Bank; MBNA  
532956 = 6017 -Maryland Bank; MBNA  
539655 = 7462 -Universal Bank/AT&T  
539855 = 7462 -Universal Bank/AT&T

5400-5999

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540126 = 6017 -Valley Federal S&L  
540193 = 8084 -Fidelity Investors Bk  
541037 = 6037 -Wells Fargo NA  
541065 = 6785 -Citibank NA  
541085 = 6785 -Citibank NA  
541116 = #? -1st Financial/Omaha  
541169 = 1169 -1st Financial/Omaha  
5412?? = 6037 -?  
5414?? = #? -Ntl. Westminster Bank  
5415?? = #? -Colonial National Bk  
541586 = 1586 -HouseHold Bank  
541711 = 1711 -?  
541919 = #? -FIB  
541933 = 1933 -Bank of Hoven  
541934 = #? -Berthoud Ntl Bk  
542096 = #? -Colonial Bank  
542143 = 2143 -?  
54224x = 1049 -MHT  
542418 = 1065 -Citibank  
5432xx = #? -Bank of New York  
5455?? = #? -PSFS  
5464?? = 1665 -Chase Manhattan  
546598 = " " -Chase Manhattan

5601?? = 1352 -FIB  
5678?? = 1207 -Marine Midland

591210 = 6282 -Wells Fargo

xx= All nos. in series are that bank's.  
??= Unsure of full IBN/BIN no.

B> - Authorization Centers - ("AC")

Intro: Authorization Centers are located throughout the country and are in just about every financial institution that is involved in the distribution and/or issuance of credit cards. Of course, Visa and M/C have some as well.

Citibank, First Interstate Bank and Bank of America all have their own AC's available to their merchants. There are however many other AC's that provide the same types of services to their merchants. It is the merchant who is 'really' providing the services though. It is the merchants responsibility in most cases to determine that a credit card is valid. On top of that they are also even offered a whole \$50 if they assist in the conviction of anyone suspected of using a stolen/forged card. \$50!! Hardly worth it, so most don't even try....

One of the quickest ways a card is checked is by accessing an AC through a card reader. Verifone is perhaps the largest mfg. of these devices, which are used by most retail stores or restaurants for CC verifications.

The telephone no. that is called using one of these card readers is the first one in which I've listed below. You can also log onto this "carrier" via a modem, but I've yet to figure out what the necessary input is to utilize this service on my computer. A touch tone phone suffices however, and the required input is listed below for using this particular AC (Authorization Center).

One other thing to note here is that whenever you are at a store/merchant and using a shady (at best) card, be especially alert to the merchant and/or cashier when they are getting verification of the transaction. If they use the telephone and voice in the request for the authorization, then listen for "Code-10", and if you hear them say this at any time- GET THE HECK OUT!!

If they use a card reader for the transaction and get something like "CALL CENTER" on the read out, then remain calm and ask what the problem is, and if at anytime they are out of sight or on the phone with the center for any prolonged amount of time, then again- GET OUT OF THERE!!

A "code-10" is a merchant's signal to an authorization center that they are suspicious of the card user. If you are using an AMEX, then run out of there twice as fast, because AMEX calls the police from their authorization center. V/MC don't usually call the police, but AMEX will use stall tactics while the police are on the way. (One way is to ask to speak with you and then ask you some rather lengthy detailed questions, like primary cardholders name, SSN & Mother's Maiden). You can always just look out the window and exclaim, "Hey! someone's stealing/towing my car!" and then leave pronto!....

\*\* Use the following telephone nos. before going into ANY store to use a card. They are worth the extra minute or so to be sure that the card is still valid!

1>.

800/228-1111 = On-Line Auth. Center (300baud)/Touchtone Ok too.

Merchant No.#Card No.#Exp.Date#Amt# \*\*push the "#" after each entry\*\*

(Merch No.=A 16 digit-#; 1st no. is 4 or 5 & can often be found on carbons just above the merchants name.)

2>.

800/228-2211 = This is the voice authorization number of the same group who operate the one above. I am fairly sure that these two are operated by M/C and Visa, and I do know that the merchant nos. that work on one, also work on the other. This AC, is also useful for obtaining a BIN no., and/or the issuing bank of a particular credit card. Just ask the verification op. for merchant services and she will connect you to their information dept.

3>.

800/554-2265 = Bankcard Auth. Ctr.

For MasterCard: 1067#52#10#CardNo#Exp#\$\$\$\$#

For Visa: 1067#24#20#CardNo#Exp#\$\$\$\$#

4>.

800/528-2121 = American Express Auth. Ctr. (Amex only)

Live ops! - Give: (\*\*Merch#+card#+expdate+amt) \*\*=5041035528

Merch. No. is for: Popolos Ristorante; 8115 Melrose LA, Ca. 90069

5>.

800/327-3584 Authorization Center for Visa & M/C

\*\*\*\*\* Merchant No. format is: 101 ### ###; # = unknown no.

6>.

800/645-9120 Merchant Service Center for Citibank; NA

\*\*\*\*\* Merchant No. format is: ### ### ### ### (the one I had is no longer

[=====]

Glossary of terms used in the preceding text file.

- Authorization Center <AC> = Voice and/or Data terminal which gives merchants varying "approval codes" on purchase requests. Some also provide info such as BIN No. and Bank Name of a particular card.

- Bank Identification Number <BIN> = Issuing bank's identifier. This number is assigned by the FDIC, I think. The No. can be found on Visa's (unraised) just above the CC number. Some larger banks will have several BIN's, because they own several smaller financial institutions that issue credit. Choice Visa is one example. They are owned by Citibank, but have their own separate BIN. Another example is First Card, which handles Home Fed Savings credit accounts.

- International Bank Number <IBN> = Bank Identifier on a national level. The number is used by various merchants to verify/approve a cardholder when they have placed a telephone or mailorder request. It is the 4 digit no. just above the person's name, and is only found on M/C's (raised, 'usually' starts with a 1, 6, 7 or Cool & on Amex cards (unraised, usually starting with a 6). Though not an absolute, experience has shown that IBN's starting with 6, 7 or an 8, are usually preferred accounts. IBN's that begin with a 1 or 2 are usually found on classic accounts. (see list above)

- CV = Classic Account; -these two letters can be found on most Visa cards that are "Classic Accounts". They usually have a credit limit of somewhere between \$500 to \$5000+, though some can go up to \$10,000 for long term

customers.

- PV = Preferred Acct. or "Gold Card"; -usually limits of 5,000-10,000+. These cards are 'usually' found on Gold or 'preferred Visa Cards, and are worth their weight in 'gold' as well.... Some can go up to \$40,000 or more!!

++Any additional articles or noteworthy texts to be submitted for inclusion in the future issues of \*CHIP\*, should include a handle &/or method of contact for the author. Though not required, this will help in verifying the info & assure a timely publish date.

Our method of contact is simple. Call 800-755-3493, press 9657 before end of greeting and give us some idea of what you know or have access to and we will consider your request. The only other method we feel safe with is via a typed letter sent to: \*JC/CA\* 15445 Ventura Blvd. #128; Sherman Oaks, CA 91403. We need more up to date H/P info since this is not our best subject and since there are many others more knowledgable in this field than we are... So let us know! ...Otherwise we may change \*CHIP\* to CIA! & become Anarchist!... then again, it's probably too late for that, since we do as we want anywayz..-JC/CA>.

III.> PART 3:

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?[>\*C\*H\*I\*P\*=>!

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\*H\* - HACKING>

Intro:

Hacking Numbers & Carriers! These may also be added to the EXTENDER.DAT files of most Hacking/Phreak programs, when reliable carrier no(s) are needed.

\* Telephone No= Pwd &/or Locale \* Telephone No= Pwd &/or Locale

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206-863-0015= ? 800-325-1171= ?  
206-863-3963= ? 800-325-1340= ?  
206-863-3700= ? 800-325-1341= ?  
206-863-0426= ? 800-325-1342= ?  
206-863-1150= ? 800-325-1436= ?  
206-863-1183= ? 800-325-1401= ?  
208-772-6134= ? 800-325-1471= ?  
619-723-8996= ? 800-621-3224= ?  
919-323-9888= ? 800-621-3592= ?  
214-263-3109= ? 800-621-3678= ?  
206-825-7206= ? 800-621-3679= ?  
206-825-7598= ? 800-228-1111= ?M/Card-Visa  
206-825-7621= ? 800-334-4000= ?Message system  
206-825-7781= ? 212-370-4303= Cosmos NY  
206-825-6132= Try ctrl-x for prompt 313-855-0203= CosmosMI:ONNERR  
206-825-7905= ? 213-892-7211= Compuserve  
206-825-9000= Montgomery Ward 213-355-5241= Electronic News  
206-833-5329= Wont connect properly 800-555-8677= Ma Bell

206-825-6234= Oil Company 800-424-9440= Bank  
206-931-4879= Auburn High 213-932-8294= Secret Service  
206-872-4690= Kent High 405-332-9998= Belle Co-puter  
414-476-8010= Milwaukee High 713-241-6421= Shell Oil  
206-771-6551= Tacoma School.P/w=VAXE 713-526-0149= Hospital  
206-825-7720= Compuserve 913-343-1042= Calling card  
312-499-2100= Sears 502-588-6020= Uof Louisville  
617-683-2119= Hospital 502-588-6036= " " "  
800-424-9494= Telenet 213-417-8997= TWA  
800-421-2123= ? 800-828-6321= IBM Computer  
800-558-0001= AGRODATA 206-828-3598= Microsoft  
206-357-7350= Ctrl-data-publishing 800-526-3174= RCA Mainframe  
414-354-0010= T.Y.M.E. Corp. 312-937-1210= ?  
202-553-0229= PENTAGON 206-833-6352= ?  
202-697-0814= PENTAGON 206-833-6364= ?  
304-376-2488= Savings & Loan 202-553-0229= T.A.C  
313-964-2018= Charge card Association N/A-950-1288= AT&T Info Service  
206-833-6133= ? 206-833-6134= ? \*P/w For Milwaukee High GNIK, Code:4,71  
800-522-5465= Lab Link \*\*P/w For Ma Bell 948DJU47R  
202-694-0004 User Id= Cohen

=====  
ABC East Coast feed 213 935-1111

Try this # 206-825-2377, hit return a couple of times and you'll get ENTER  
PASSWORD then hit Control 'U' a few times then hit return. you in  
simple.. Or try mashing keys until it says 'ART GAMBLIN - CHEVROLET'...

III.> PART 4-  
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/|\n  
I - IDENTITIES

Intro:

DMVRULES.TXT

What the DMV would rather you DIDN'T know:  
<from the Standard Operating Procedures - SOP of the DMV/CA.> 10-01-90

13.301a:

"...If the applicant is unable to provide a signature within the margin, the  
application should nevertheless be accepted, and there is NO need to prepare  
another application..."

13.301b:

..."Usual signature" means the signature the applicant uses when signing  
letters, "checks", etc. It need not correspond exactly to the full name as shown  
at the top of the application or photo document & and in fact, seldom will. If



the signature includes a nickname not shown in the full name, or if it differs a lot from the full name, the employee should indicate "usual signature" in the space at the top of application.

13.301c: \*\*\*important\*\*\*

If the applicant's, "usual signature" is "printed", it should be ACCEPTED on the application.

#### 13.307: Birth Date Verification

Any Driver license showing birth date is acceptable in lieu of a birth certificate (bc). If the bc is unobtainable, certain other documents may be accepted in lieu of the bc. The acceptability of other documents should "NOT BE DESCRIBED TO THE APPLICANT" until it is reasonably ascertained that their birth record is unobtainable.

The following ARE accepted forms of identification as listed in the DMV Employees Driver License Tech. Manual:

<<< in order of preference.... their preference, of course! >>>

- 1>. Birth Certificate or any "certified Birth Record/Registration".
- 2>. Driver License, from CA. or an ID card issued by the State of CA.
- 3>. All other state Drivers licenses, Id cards, to include Military too
- 4>. Any foreign governments D/L and/or ID. Must have DOB listed on it.
- 5>. Passports, Visas, immigration/alien docs or reg. cards. w/ DOB.
- 6>. Dept. of Corrections or Youth Authority docs, signed by PA/CS/CAS.
- 7>. Driver Education driving permits & training certificates, w/ DOB's.
- 8>. Out of State ID cards -NOT necessarily issued by the state's DMV.
- 9>. US Census Records. Auth. by 13007.5 VC; \*\* contact Census Bureau \*\*
- 10>. School Cerification (form dl-48); used ONLY when all other forms of Proof of ID have been exausted; \*contact any local school to get rcrds\*. This is also an accepted form of ID for SSA (Social Security Administration).

#### \*\* Note:

Tax forms are not accepted with any degree of certainty by the DMV. It's always best to use what they see "thousands of time a day", since these docs are usually less scrutinized.

If you have trouble getting the above docs, then just go to Nevada. In NV they take almost every Type of ID known in the US. Included in what they will accept are W-2 tax forms & 1099 gift-tax forms. Armed with one of these and a baptismal certificate you can get a NV ID/DL with no problem, and on the same day as well. NV is one of the few states that accept Baptismal Certificates. .... and Just'in Case you ddidn't know that, Bap. Certs. can be found at most at most religious bookstores & supply stores, especially Catholic.

An added bonus is that they DO NOT fingerprint in NV. You also have the option of having your ssn imprinted on the ID card, which is helpful for back-up ID. You just tell them your ssn and they'll include it. One bad thing is that there is no Exp. date on their ID cards, however there Driver Lic's. do have exp. date's and are worth the extra "drive" around the city to get. The best days to go are on Tuesdays or Wednesdays.

\*\*\*Now here are a few additional points of interest to note for the heck of

it, so here goes....

\*= THE =\*

\*\* - APPLICATION - \*\*

II.> Driver Information and the Application.

Quickly, there are 5 types of forms used by the DMV in processing such requests as DL, ID, Replacement (of either), Computer paper & the renewal application form (DL-1RN). BTW, according to this doc that I am sorta copying, it says that the renewal process will and is being phased out with "the new system now being installed". \*CA has seen perhaps the very first of this 'new' system.\*

13.011

Every applicant for an original, or renewal, driver license whose form DL-44 indicates previous driving experience, but who does not indicate or produce a previous license, should be asked whether he/she holds a regular license from California or any other state or country. The reason for the inquiry (Sec-12511 & 12518vc) should be "politely" explained. Instruction or learner's permit & "International Drivers Licenses" are not considered to be regular licenses. If an applicant over the age of 18 cannot produce a valid or recently (within one year) expired foreign license, a check by H-6 inquiry <?> to the automated sys. or Wats Line must be made prior to processing of the application.

+++H-6 inquiry to automated sys OR WATS line sounds like a hacking adventure!.. Anyone with info on this possibility please fill us in at 800/755-3493 x-9657.

IV.> PART 5:

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?[>\*C\*H\*I\*P\*=>!

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\*P\* - PHREAKING>

Intro:

950XXXX.LST

Here is a current list of operating L/D Co's, which provide access to telco. lines across our fine country (ha!)... Of course what makes it so fine is that with each of these L/D carriers, there is a code that is entered to be able to access the fine features of each of these fine L/D service providers.

So someday with nothing better to do, give 'em a try and try out different access code numbers (randomly), and hopefully you'll be able to make FREE phone calls in no time. Don't abuse it however, because they do tend to monitor any high usage on these numbers.

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[-----]
| 950- | Code Format | Name of Company | Comments |
[-----]
| 0223 | 6 digits + acn | Cable and Wireless | Business/calls overseas |
| 0266 | 7 digits + acn | Com Systems | MC/V/AE w/o exp-ok! Hit "0"|
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0370	7 digits + acn	LDS	Long Distance Services	
0488	acn + 13 digits	ITT		
0511	6 digits + acn	Execuline		
1022	0 + acn + 14dig	MCI Execunet	Calling card - 14 digit #	
1033	0 + acn + 14dig	MCI	Calling card - 14 digit #	
1044	6 digits + acn	Allnet		
1050	6 digits + acn	Metrophone		
1055	6 digits + acn	Telesphere	MC/V/AE ok too!! push "0"	
1407	7 digits + acn	TMC Watts #1 in CA		
1408	7 digits + acn	TMC Watts #2 in CA		
1444	9 digits + acn	Allnet	International Access also	
1555	6 digits + acn	Telesphere		
1621	9 + acn + 6dig#	na	9 + acn + 6 digits?	
1772	code + acn	na	Voice for "access code"	
1820	na	BizTel		
1979	6 digits + acn	VorTel		
1999	6 digits + acn	ITT	800/275-0100 for account	
[-----]				

\*\*\* also worth noting here is that AT&T has a rather interesting 950 number. It is 950-1288 (1ATT)! It is a carrier (modem) and runs up to 9600 baud, and is 8N1. Try it out- it ain't easy neither!...