

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:

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~~VISA BINs~~

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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/Impri 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
||
|_____|
| [|]
^ | 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 there own seperate 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 persons 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 knowledgeable 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 anyway...-JC/CA>.

III.> PART 3:

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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

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

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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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?[*C*H*I*P*=>!
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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 exhausted; *contact any local school to get rcdrds*. 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 re-

quests 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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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.

[-----]			
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"
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!...

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For Credit Cards,Paypal Accounts,Bank Accounts and more tutorials check out my store
Evolution market: <http://k5zq47j6wd3wdvjq.onion/store/34615>