


## **Classifieds Bank Cashout Method**

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### **Introduction**

**In short this method involves using a stolen bank account, contacting someone on a classifieds site and sending them the payment via wire and collecting the item. While I realise there are more anon methods (IBAN for example), sometimes you don't have access to a middle man account, you donâ€™t have access an IBAN or are still waiting for one to arrive. You need a sensible confident head. If you havenâ€™t got the bollocks to deal with people face to face then stay behind the computer and try a different method. But because the method does involve direct contact with someone, it allows you to utilise a powerful tool that I love to use...Social engineering.**



**Before I begin I would like to let you know that although this method is tailored for the UK, only very small minor adjustments are required to make**

it relevant to outside the UK. Also, a small capital is required prior to executing this method; Â£20-Â£30 should be fine. As they say, you need to spend money to make money. Itâ€™s also helpful if you drive or have a friend (you can trust) that drives.

Finally, you need to be familiar with the payment process of the bank youâ€™re going to be using. Some banks are more secure than others. Some require telephone or text confirmation when setting up and new payee. Others donâ€™t. Just ensure you know whatâ€™s what. You can Google the bank name along with â€œsetting up paymentâ€ or similar, this usually highlights their process via a guide without you burning the account by trying to find out the hard way. Sometimes you can get away with changing the mobile number associated with the online banking account but it depends on how much you know about the account holder.

I wonâ€™t be supplying bank accounts nor do I know where you can buy them from. I supply my own bank accounts from my own methods. However if someone does know where I can buy more UK bank accounts Iâ€™d be grateful

## **Set Up**

**Right then, firstly we need to set up our method of contact. I usually go to my city center and head to a mobile phone stall on the market. It doesn't have to be a fancy phone, as long as it can make a receive calls and send and receive texts, it will do the job. You can pick these up for about £15-£20 depending on what they have on offer. The mobile phone market stalls by me have cardboard boxes full of SIM cards from all networks, just pick one and pay for it. They only cost £1. (I also pick a network with a good tariff, free minutes etc for minimum top ups)**

**Now we need to top up the SIM card. With SIM cards in the UK you also receive a top up card which you can use at any Pay Point. The great thing about Pay Points is that they're everywhere. Even discreet corner shops. This is where I top up. These corner shops are usually run by Indians or Sikhs, sometimes Polish or other nationals but regardless of that, they only usually have a couple of cameras. These cameras are usually low quality and they only keep the recorded data for a short period of time.**

**Because there are so many corner shops (there are 1000â€™s in my area) we can just dump the ones we have already used, just ensure you know which ones youâ€™ve have used. I keep a spreadsheet along with a screenshot of Google maps. Whatever floats your boat, just use your head. Top up your SIM card, I like to top up Â£10 because most networks have good deals on minimum Pay as you Go top ups (free 200 mins, 500 texts etc)**

**By the time youâ€™ve circulated through all of the corner shops the first ones will not even remember you. You may be able to buy a top up e-voucher from the market stalls too but I havenâ€™t seen this.**

### **Prospecting**

**Next comes what I like to call prospect identification. There are plenty of classified websites out there you can use. Most are very busy with people wanting to buy and sell. I prefer gumtree but I also use others from time to time. Here are a few but there are plenty more.**

**<http://www.gumtree.com>**

**<http://www.freeads.co.uk>**

**<http://www.vivastreet.co.uk>**

**<http://www.loot.com>**

**<http://www.preloved.co.uk>**

**What should I buy I hear you ask? Great question! Personally I stick to buying new and current mobile phones. Why? Theyâ€™re small, expensive and theyâ€™re extremely easy to sell. Can you imagine going to collect a 50â€™ TV? F\*\*\* that shit! Plus larger items may cause problems later on, such as the seller having to help stuff into your car, which isnâ€™t good.**

**I also tend to look for sellers outside of my local area. Less chance of bumping into this person in the future, I know it is extremely unlikely, but if you are buying and selling in your local area there is a small chance that your seller may contact you. They wonâ€™t know itâ€™s you but they could be doing some research into the person who stitched them up and contacting sellers of the phone they lost.**

**Looking for sellers outside the local area also backs up the â€œbuying storyâ€ later on (seller may ask why you arenâ€™t buying locally if you donâ€™t**

**sound local). I usually go for people selling iPhone 5s or Samsung Note2 or S4. I then create a list of potential sellers, note down their name, contact number and area.**

## **Seeding**

**Now we need to contact our prospects and plant our seed. When making contact you need to be confident! I cannot stress this enough! Just think would a real buyer be nervous? My phone calls usually go something like this:**

**Me: Hello, is that [Name Here]?**

**Or**

**Me: Hello, can I speak to [Name Here] please?**

**They respond, hopefully you have the right person.**

**Me: Great, my name is [\*account holder name\*]  
I saw your advertisement on [ad site here] and was just wondering whether you had sold [item name] yet or whether it was still available.**

**If it's already sold, no harm done, just move on.  
If it's still free, great, let's plant our seed.**

**Also, avoid saying things like ‘is the item still for sale’ ‘keyword’ item’ do not say item! It’s impersonal and will likely trigger alarm bells to the seller!**

**\*if the account holder is female, be sure to let them know later on that payment will be sent from your wife’s account\***

**Me: That’s fantastic, is the [item name] in full working order? Are there any defects and does it come with all accessories? Also, is it unlocked to all networks or locked to a specific network?**

**You must ask questions about the item too, you need to sound like a legitimate buyer. Would you buy a phone from someone without asking about it first? No! So make sure you do the same. Because you’re asking questions you’re also building rapport. Be polite, be charming! Smile whilst making your call, you’ll be surprised how positive you sound and will also come across to the seller.**

**They respond to your questions, although you don’t really care it’s probably a good idea to fire some more questions depending on the listing.**

**You could ask whether it was an unwanted upgrade, will the SD card or internal memory be wiped before it comes to you etcâ€™.**

**Me: Okay thanks, in what part of [their area name] are you located and is the item available for collection this evening?**

**They respond. The next part of the conversation also backs up why are not buying locally.**

**Me: Okay great, I was also wondering whether you would be willing to accept [Item Price] via bank transfer. The reason being is that I am working not far from [their location] this week and donâ€™<sup>TM</sup>t have to time to head to the bank to withdraw [item price] in full. So you would be willing to accept [item price] this evening via bank transfer.**

**By offering the full item price, you are saving the agro of haggling. They will receive calls from individuals trying to haggle, sometimes for a lot lower than asking price. You are lulling them into a false sense of security here by giving them what they want without confrontation.**



**You will also notice I bolded “you would”. And you will likely notice that the final sentence doesn’t make much sense. You’re probably right; since we’re asking a question it should read “would you”. Right, but there is a reason for why and how I say things. A lot of professional salesmen use crafty but clever tactics like this. It’s called embedded commands. Derren Brown uses this technique, but obviously he’s much better at this and disguises this extremely well.**

**When using techniques like this it’s important that it flows, if it doesn’t flow and it will not sound right. By asking them “would you”, you are subconsciously and consciously giving them the option to reject your terms. Whereas “you would” you are telling them in their subconscious mind that they are willing to accept. Even if they don’t accept your terms and say no... they will never realise what you were doing. By being charming, bubbly and polite you are cleverly telling their subconscious that it’s a good idea. (This is why I call this part of the method “seeding”)**

**If this sort of stuff interests you then check out NLP**

**(Neuro-linguistic programming)â€¦ itâ€™s fantastic when used in conjunction with Social Engineering. I know it sounds stupid but this can and does work! However if you are uncomfortable with trying to be clever with your wording just ask them ask you normally would.**

**At this point, they can either say yes or no! If they say no, donâ€™t worry about it, youâ€™ve lost nothing! Just be polite and thank them for their time, you never know, they may call you back in a few hours after having time to think about what you said. Move onto the next prospect. If they say yes then great stuff!**

**Make them aware that you are also willing to send payment within the next 10 minutes and collect the item later that evening, giving the money time to land in their account and allowing time for them to check that the money has landed into their account. You are also lulling them into another false sense of security. You are entrusting them with â€œyour moneyâ€ first, youâ€™re giving them control and people love to be in control. It is extremely unlikely they will scam you and if they doâ€¦ so what right? LOL what goes around comes around, youâ€™ve**

**lost £0. Bite the bullet and try again!**

**At this point it's a good idea to let them know that the payment is coming from your wife's account, obviously if the account holder is female. Make some excuse like you can't access a computer and you're heading directly from work.**

**Now make the transfer, here is a good guide from r3ct0r of how to make bank transfer via telephone or online**

**<http://nifgk5szbodg7qbo.onion/viewtopic.php?f=55&t=147>**

**Depending on how much money the account holder has I usually repeat the process until I have 2 or 3 in the same area lined up! Don't worry if it doesn't work first time. Practice makes perfect. You could try your luck by practicing on random people. You don't have to buy jack shit; you don't even have to send the money, just ring people up and practice. Pretend to make the payment and never ring them again. Just make sure you do not taint the customers or area you plan to use. Go after cheaper phones in a different area to**

**where you targeting, like somewhere on the other side of the country!**

## **Collection**

**Once the terms have been agreed and you have collected their address, postcode etc, go get your item. But, I would like to stress a few things before you do. You MUST be confident when you arrive and you MUST act like a buyer, not a crook! Ask to check and see the phone in full working order. If you were buying a phone you would just walk in, take the phone and leave without inspection? No you wouldn't! So don't do it! Chat to them, make conversation. If they have a nice car, say so! People like to be complimented. Use your head, be creative!**

**Secondly, before you actually meet the seller to collect the item, drive around the area and familiarise yourself with it. You do NOT want to park directly outside or near their house. I park around the corner; you do not want them to be able to identify your license plate at a later date. Although it's unlikely, prevention is better a method. You could go one step further and clone your plates like I do. I find a car the same color and model as mine,**

**note the number plate, go online and buy them! I have 3 sets**

**Once youâ€™re finished talking the talk, leave with your new phone! Go to the 2nd address and rinse and repeat! Now you can sell your phones for cash!**

**As a precaution, never reuse the same mobile phone and number for another cash out. Yes thatâ€™s right, snap the SIM card and destroy the phone. Donâ€™t be a clown and dispose of these in your household bin either. I personally cut the SIM card into 4 pieces, smash the phone with hammer until itâ€™s in pieces, drop the SIM card and the destroyed phone into a carrier bag, and wrap it up tightly then duct tape around the carrier bag several times. It then goes in the local canal. Call me paranoid but I wonâ€™t take the risk**

## **Conclusion**

**Like I said, this method is a good method and does work if you do it correctly. If you use your head you can get creative with this method! Maybe I will post some twists soon**

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