

# **Bank Transfers for**

## **Beginners**

### **(By Phone or Online)**

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The first thing you are going to need is banking credentials of some sort. Each bank is different and each bank has different transfer restrictions so it is best to open up a test account to see how they operate before trying the real thing. For this guide I will focus on Wells Fargo accounts because that is what is most abundant on deep web markets. Plus many other banks use Wells Fargo software, and Wells Fargo is probably the most strict so all other banks should be easier. Before making the transfer we need to create an account to send the money to.

### **Bank Drop Options**

You will need an account to send the money to (bank drop) and for obvious reasons this must not be an account in your real name! The easiest way is to open an anonymous bank account is to buy a prepaid debit card that allows you to receive IBAN transfers like NetSpend and hook up fullz. If possible, it is best to use the fullz of the owner of your target bank accounts you are targeting so you can send money to “yourself” online easier. Be careful to not wire more than your account can receive. If the bank drop is in the US, the money will arrive the same day (if made before 3pm). If the bank drop is outside the US, it could take 2-5 days for the wire to arrive. Another bank drop option is to send the money to a Bitcoin exchange which will fund your Bitcoin wallet when the transfer arrives. There are tons of exchanges that provide this option. Just Google “buy bitcoin with wire transfer.” Make sure you register to the exchange with the same name and information as the account holder you are sending the transfer from.

## **Making Transfers by Phone**

For transfers it's much better to call the bank and talk to a banker over the telephone. This approach is far more successful than online transfers because it doesn't attract so much suspicion when a few thousand is being sent somewhere and banks will process the transfer right then and there meaning that if your phone call to them is successful there is a 95% chance your transfer will be too. When calling the bank, it is best to call the local branch and NOT the 1-800 number. If you're lucky, you will get some inexperienced newbie banker that is less likely to scrutinize your request or you will get one that doesn't care and will just process the transfer. Make sure to call a local branch close by the address of the account holder. Maybe not the first closest incase the branch knows the customer, but try the second closest. Now here is something to know about the wire transfer process from the banking side...

When Wells Fargo sends wire transfers, two people are required to review the information and sign off on the process. Even when you only talk to one banker, they will have to get another banker to review everything is complete and sign off. This is called dual-control. If the wire transfer amount is over \$3,000 a manager will need to sign off. Obviously the larger the transfer request, the more the banker will examine the request. Remember though, most people sending wire transfers send \$10,000 or more so you should be good sending anything less than \$10,000. Again, if possible open a real account in your name and go through the process with you real identity. That way when you try with someone else's account, you know what to expect. It will give you more confidence and will payoff huge! Here is a rough list of what you will need when calling into the bank Account number, Address Details, SSN, Date of Birth, Phone Number, Mother maiden name (sometimes), Answer to secret questions (sometimes). It is also helpful to have most recent transaction history (ie. Last deposit), when account was opened, Driver's License info, etc. Just know the banker is required to obtain two pieces of verification. If they ask you to verify something you don't know just act stupid and say "I forget or can't remember, can you ask me something else to verify?"

**Here are some tips for making wire transfer by phone...**

**Your confidence and tone of voice will make or break your attempt. Acting or at the very least voice impersonation will play a major role in transfers made by phone because NO bank is going to accept a transfer from someone on the phone who has a squeaky voice of a teenager or young adult when the original account holder is supposed to be 60 years old. Take some time to perfect your voice to sound like the account holder might. Sometimes the dialect of a voice can also make a banker weary of a transfer because if the account holder lives in Australia and you were born in India he or she might be able to spot this in your fake voice so you must get the dialect, tone and language of your targets country correct or you will fail, simple! A good command of the English language is essential. Also, if you from overseas use that to your advantage and say that you are trying to send money to your homeland from your US bank account. It is a good idea to use call spoofing software or an app. I recommend spoofcard.com and use your targets telephone number registered with the bank to help your creditability. Spoofcard allows you to change your voice which may help you sound like a male or female or at the very least disguise your real voice. It's not necessary to use number spoofing but just make sure you are doing so from an unregistered pre-paid cell phone or pay phone and not the personal land line number in your house.**

### **Making Transfers Online**

**Like before, it's pretty easy to do but there are a lot of different aspects that can affect the success you have with this method of transfer. Again, all banks have different procedures and levels of tolerance regarding online transfers so most of your work at the start will involve research, trial and error and perseverance to figure out the best ways in doing it and how to maximize your profits from it. Again, this guide will focus on Wells Fargo for reasons explained above.**

**Okay so you have your information and a drop account, now you need to make the actual transfer! When you are doing anything illegal electronically via a computer you MUST secure your identity or so called virtual fingerprint paper trail your system and modem leaves behind. You can do this by using CLEAN SOCKS proxies,**

**virtual private networks, hacked wireless connection or any other form of legitimate anonymizing techniques and principals to protect your IP address and ultimately your identity and location. If you haven't heard of Whonix I suggest you educate yourself on how to setup Whonix to use TOR and CLEAN IP addresses. Guide how to setup whonix.org with proxy. A good rule of thumb is to display an IP address located within a local proximity to that of your marks location or geographic area so an IP from the same city or state is ideal. After this step you can successfully and safely login to online banking. Just make sure to manually enter username and password and never copy/paste. This is a Wells Fargo security measure to recognize when info is copy/pasted.**

**As mentioned before, the bank generally sets an amount of money which is deemed acceptable and safe to transfer online, the history of the account holders' transfers will also come into play so it's your job to determine the highest amount a bank will accept in an online transaction without arousing suspicion.**

**Take a look at the transaction history of an account and research the banks transfer limits. It is no good trying to transfer \$8k from an account with a \$10k balance when the real account holder has never made a transfer bigger than \$3k before. So after you have a figure you think or know is safe to transfer you can attempt to make the transfer, please take a look below for more information regarding transfers in general. For Wells Fargo, they will only allow you to transfer money to another bank when the receiving account is the same name as the Wells Fargo account. If you have the Fullz for the Wells Fargo account owner, plus Driver License number, then open up a bank account using the account owner's info. For more on this see the "Background Check and Credit Report" guide. The only way to transfer money online to another person is through BillPay which actually sends a physical check to the recipient. This is not ideal unless you have a drop mailbox. Wells Fargo DOES allow you to transfer money to another Wells Fargo customer so if possible create an anony bank account with Wells Fargo. This type of transfer sometimes takes 1 business day. I also believe Wells Fargo customers can send transfers to Bank of America customers too however this is untested. Tips for making any**

**type of transfer...**

**The best time to make a transfer is during big seasonal/regional/public holidays like Christmas or Summer, people spend a lot of money at these times so the chances of a successful transfer increases and suspicion falls. Please remember it's not the same for small holidays or seasonal events like at the beginning of a new year because people tend to hold back on spending at those times because they spent so much at Christmas etc... Transferring money into a bank drop account from the same bank will usually happen instantly so you can cashout the money on the same day the transfer was made, sometimes this can be seen as suspicious though. If you are transferring money into a different bank it will take between 1-4 days for the money to appear in the drop.**

**Don't transfer money at the weekend because people usually use they're cards a lot more on weekends when they are off work and out shopping so they will find out money has been taken from their accounts faster, best day(s) to make a transfer is Sunday, Monday or Tuesday.**

**If available, select the option to take the money from the account on the day it will actually be transferred (1-4 days) there is usually a box to tick online for you to do this or you can tell the bank worker via the telephone that this is what you want.**

**If you have a big balance account like \$250k it doesn't mean you can automatically transfer \$75k out of that account because it's a small amount in comparison to the balance, a good rule is to take between 3-7% of the big balances but also remember the history of the payments is also very important, try to transfer what the banks sees normally from the account holder.**

**Make small transfers to your drop account that the account holder might not see or report, if you make a big transfer 2-3 weeks later there is a good chance of success because the bank will see money has previously been sent to the same account and no problems were reported.**

**Take a look at the last log in date for the account or ask your vendor to do this if they checked the account after getting it because if the person doesn't log into or use online banking**

**often there is a chance the success of a big transfer will fall and you will then be able to adjust your transfer accordingly, you will also know that person probably isn't going to see a bank statement until the end of the month. Remember - This is an ART and not a SCIENCE. Every situation needs a different approach and there is no one click solution. Some trial and error is required and make sure to protect yourself by staying anonymous!**