

card may have been used for fraudulent purposes, so will you please read off the numbers appearing on your Visa card for verification." Of course, use your imagination! Believe it or not, many people will fall for this ploy and give out their credit information.

Now, assuming that you have your victim's credit card number, you should be able to decipher the information given.

*Step Two: Recognizing information from carbon copies*

Card example:

[American Express]  
XXXX XXXXXX XXXXX  
MM/Y1 THRU MM/Y2  
JOE SHMOE

Explanation:

MM/Y1 is the date the card was issued, and MM/Y2 is the expiration date. The American Express Gold Card has numbers XXXXXX XXXXXXXX XXXXXXXX, and is covered for up to \$5000.00, even if the card holder is broke.

[Mastercard]  
5XXX XXXX XXXX XXXX  
XXXX AAA DD-MM-YY MM/YY  
JOE SHMOE

Explanation:

XXXX in the second row may be asked for during the ordering process. The first date is when the card was new, and the second is when the card expires. The most frequent number combination used is 5424 1800 XXXX XXXX. There are many of these cards in circulation, but many of these are on wanted lists, so check these first.

[Visa]  
4XXX XXX(X) XXX(X) XXX(X)  
MM/YY MM/YY\*VISA  
JOE SHMOE

Explanation:

Visa is the most abundant card, and is accepted almost everywhere. The "\*VISA" is sometimes replaced with "BWG", or followed with a special code. These codes are as follows:

- [1] MM/YY\*VISA V- Preferred Card
- [2] MM/YY\*VISA CV- Classic Card
- [3] MM/YY\*VISA PV- Premier Card

Preferred Cards are backed with money, and are much safer to use. Classic Cards are newer, harder to reproduce cards with decent backing. Premier Cards are Classic Cards with Preferred coverage. Common numbers are 4448 020 XXX XXX, 4254 5123 6000 XXXX, and 4254 5123 8500 XXXX. Any 4712 1250 XXXX XXXX cards are IBM Credit Union cards, and are risky to use, although they are usually covered for large purchases.

*Step Three: Testing credit*

You should now have a Visa, Mastercard, or American Express credit card number, with the victim's address, zip code, and phone number. By the way, if you have problems getting the address, most phone companies offer the Address Tracking Service, which is a special number you call that will give you an address from a

phone number, at a nominal charge. Now you need to check the balance of credit on the credit card (to make sure you don't run out of money), and you must also make sure that the card isn't stolen. To do this you must obtain a phone number that businesses use to check out credit cards during purchases. If you go to a department store, watch the cashier when someone makes a credit card purchase. He/she will usually call a phone number, give the credit information, and then give what is called a "Merchant Number". These numbers are usually written down on or around the register. It is easy to either find these numbers and copy them, or to wait until they call one in. Watch what they dial and wait for the 8 digit (usually) merchant number. Once you call the number, in a calm voice, read off the account number, merchant number, amount, and expiration date. The credit bureau will tell you if it is OK, and will give you an authorization number. Pretend you are writing this number down, and repeat it back to them to check it. Ignore this number completely, for it serves no real purpose. However, once you do this, the bank removes dollars equal to what you told them, because the card was supposedly used to make a purchase. Sometimes you can trick the operator by telling her the customer changed his mind and decided not to charge it. Of course, some will not allow this. Remember at all times