



## **GINSENG BANK DROP GUIDE v. 2.0**

Hello guys. This is a noob friendly, spoon feeding guide created for people who know nothing, like Jon Snow, about this and want to start opening Bank Drops for Stripe/Square/Flint, Loans,etc. For those who know bit about carding and/or RDP/VPS/VM/etc. you could skip to chapter 3. **Everything underlined, bolded and red it's important!**

## **Computer Setup:**

**This setup is good only for this kind of job and not for carding. Read the next chapter for a complete setup.**

Format your computer (I would recommend using a burner laptop, that means a new one with nothing but a pre-installed OS or not even that), install a new OS. (for the purpose of this guide i'll talk about working with Windows 7) Once you have done that, head to some public wireless and go to <http://www.virtualbox.com> and download Oracle Virtual Box.

Now go to <https://veracrypt.codeplex.com/>, download VeraCrypt and install it. Create an Encrypted Volume on your hard disk at least 30 GB of space, password it and leave the software to create it. Mount it by browsing for the “file” (that is the volume created) and the password you used. Google WinISO, download it, Google “WinISO serial number”, use the serial number so WinISO will let you do the next step.

Use the files from your Windows 7 CD/USB and burn a .iso **BOOTABLE** file. Go to <http://www.magiciso.com/tutorials/miso-magicdisc-overview.htm>, download and install it, mount the .iso file into the virtual volume (not to be confused to Virtual Machine or Veracrypt Encrypted Volume)

Install Oracle Virtual Box and create a Virtual Machine, (let's say you create it under the name Bank Drop) go to settings and on “System” use at least 2 GB RAM on the Base Memory. On Boot order use HDD and CD/DVD. On storage, at Controller:IDE add your virtual drive letter. (the one were you mounted Windows 7 bootable .iso file.) On “Network” (we are still in Oracle VM VirtualBox Manager!) choose NAT and refresh the MAC address. (refresh it everytime you start the Machine) Install Windows 7 on the Virtual Machine.

Look into My Documents and move the files (.vdi) into the mounted encrypted volume.

Now, on in the Virtual Machine that we called earlier “Bank Drop” you will install the next things:

- ⌘ Tmac (to change mac address every time you connect to internet) - <http://www.technitium.com/tmac/>
- ⌘ XboxHardDrive (To change HDD serial) - <http://www.xboxharddrive.com/freeware.html>
- ⌘ Ccleaner (to clean your cookies, temp data, etc.) - <http://www.piriform.com/ccleaner/download/standard>
- ⌘ BleachBit (Clean free space and system, another layer of protection) - <http://bleachbit.sourceforge.net/>

I presume you know the next part: start cmd and run these lines: ipconfig /release ; ipconfig /renew ; ipconfig /flushdns ;  
You will run them every time you start the machine.

Now it's time to install a VPN. Go to <http://mullvad.net> (I use it and I recommend it, as it does not hold logs and accepts Bitcoin) buy a VPN, download and install their application (make sure you note down the account number)

Done? Ok!

Let's get started with the real deal:

## I. FULLS

**1.** I'm selling Fulls from my own found resource that will do the trick for you. I don't have any profit margin on those fulls, but I don't want to disclose the public link for people to abuse them. So you find them here:

<http://pwoah7foa6au2pul.onion/listing.php?id=19470> – This is a private link so do not share it!

What you need for is Fulls with DOB + SSN + **DL + Background Check + FULL Credit Report + MVR**! I sell them for \$33 / each. After you order from me you will receive this:

- ⌘ bgc.txt – That's the background check where you will find all the information about the "victim". **Make sure you see Driver License number and expiration date!**

If you don't see it, PM me and I'll sort it out.

- ⌘ cr.pdf – The Credit Record. Here you have the credit check. Make sure you read it before starting to open bank drops. Look for what bank the "victim" has the accounts open, what year, what type of account. (car loan, mortgage, credit card, installment, etc.) For each credit/loan look at the sum he/she owed every month. Look at the time the account was opened (month and year is important)
- ⌘ motor.txt – You will see here what cars the full had, what year / make / model (sometimes) / color, etc. Keep in mind if you see a car loan on Credit Record in June 2006 and a car made in 2005/2006 it might be that he made the loan for this car (You might get this question from the banks, but about this later in the guide)

## 2. How to create fulls:

I might not be here every time you will need a full, or i might not have them on stock, so you will need a alternative to this, right? Well, the best alternative is to make them yourself. For this, you will have to you the OPSEC setup for the bank drops, that's written above and upgrade it into a carding setup. Most of you know that are purchasing my guide know how to card, so you can skip this chapter, for those who don't know please read the next section carefully.

A carding setup it's a setup that will try to impersonate the card holder in order for you to obtain the products (either digital or physical) by purchasing with the CC you have. This next carding setup that i will describe here is for carding digital items like Background Checks, so it's a basic one, not a specific one. (like it would be for newegg, amazon, etc.)

So, let's begin. What is needed:

- Good Socks5/RDP

- Good CCs

Socks5/RDP:

In order to make the best of impersonating the cardholder, one of the most important things you must do is to connect to the site you want to card from an IP that is close to the CH (Card Holder) address. I will give you here two resources that i personally use so i can vouch for them (at least for now):

Socks5: <https://luxsocks.ru/> -> One of the best socks resources i ever saw. Why? Because you have the option of seeing if they are blacklisted or not. Buy 3-4-5 from the same city, so you can be sure you will have a bigger chance of success. In the same time look at the CCs resource and choose the same city on the search to see if they have cards from there. (It's important to have enough socks and enough CCs for this to work)

RDP: <https://xdedic.biz/registration/d3xk54yl5k> --> Again, this resource is very rare on English DNM, so please, do not share this guide or the resources inside as you will loose on the long term by burning methods/resources. When you register with them, you will have to give a REAL Jabber account, where you will be approved instantly, so open your jabber account when registering. If you don't have a jabber account, download Pidgin from here: <https://www.pidgin.im/download/> Install Pidgin, open it and go to "Tools">"Plugins" and install Off-the-Record Messaging, so you encrypt your conversations. After that, if you don't have a jabber account, just register a jabber account at jabber.se (my personal pick). So, now that you are done, let's get back to xdedic.biz: Here you will find tons of personal RDP's (which is absolutely paramount when carding from them) and you have the ability to check them if they are blacklisted for free and check their IP Score for only \$0.2 (IP Score is a score that will reveal how reliable is the IP in "the eyes" of anti-fraud/scam/spam companies). Look in their FAQ and you will see there that you will need to patch the RDP's you buy from them so you will have shared access, as if the Admin will see you, it will kick you and change the password. If you don't know how to do that, ask support and they will help you step-by-step. Now that you have a working RDP from the City of your choice, let's go to the next step.

CCs: In order to get some nice CCs for your bank drops, i will offer you here a resource that is know probably by 0.1% of DNM users, so you will have the privilege to get them from a source that is always fresh. So get to <http://gocvv.cc/en/> and click on the registration button from up-right corner of your screen. Copy that password and paste it into "password" dialog box and hit Enter. Keep that password that it was given to you as you will never receive it back again and it's the only way to login to your account. So if you have Bitcoins inside and you forgot the password, you lost your funds. Now that you are inside the autoshop, ofc you have to buy CCs from the same City were your Socks5/RDP is. Do not look only for Business/Platinum or any high class cards. Keep in mind that you need some background checks, not an Iphone 6 Plus, so any card will do as long as it has \$50 on it. Buy more than one card as you might need more than one profile, or you might not succeed the first time you try.

Now that you have the Socks5/RDP and the CCs, I will not talk here about browser canvas fingerprint or user agent. Just use Firefox and you should be ok for carding [instantcheckmate.com](http://instantcheckmate.com). Yes, make sure you have the same system time as local time (check on [whoer.net](http://whoer.net)) and same language.

Now go to <http://www.instantcheckmate.com/>. I just love their website, and after you card the CH background check you can card from inside the account their sibling background checks (as you will see, that for some drops will be needed). Use the Name and Address that you already have from CCs info and buy the background check with their own card.

So far now you have this:

Name, Address, Past Addresses, Siblings Names and Age, Assets/Property informations, Date of Birth, SSN Issue State and date Issued, (Not the SSN itself) Criminal Record, Marriage/Divorce Records, Phone Numbers, Facebook/LinkedIn/Google+ accounts.

So you will now need DOB and SSN. Go to <http://ssndob.so> or <http://robocheck.cc> and you will find them there 90%. If not, choose another CC, rinse and repeat. (Dont ask me why i'm not doing it the other way arround, meaning SSN+DOB and after that Background Check. You can do it that way too, it's your choice)

Now comes the hardest part in this process, Credit Report. This is not a "science" method, it involves a bit of luck. So, I will give you more free Credit Report websites to access and try to get into them. That means you will not need a Credit Card, but you will have to know the answers for the verification questions. The answers are...inside the Credit Report that you want to get, so pay attention to each and every question, write them down on a piece of paper if needed. After accessing 2-3 services like this you will probably see that some answers repeat themselves. Those are the right one. Keep them in mind and on the next site you will be able to get inside and download the report. You might get it even after only 1 try.

Here are the websites:

<https://www.quizzle.com>

<https://my.bankrate.com>

[freecreditreport.com](https://freecreditreport.com)

[creditkarma.com/free-credit-report](https://creditkarma.com/free-credit-report)

There is no required order.

After this step you will need only another thing: Driver License Number.

I will share here a tool that i use when i don't have fulls already with DLN:

[http://www.highprogrammer.com/cgi-bin/uniqueid/dl\\_mi](http://www.highprogrammer.com/cgi-bin/uniqueid/dl_mi)

This works for the next states so make sure you keep this in mind when you buy the CCs and Socks5/RDP: Florida, Illinois, Wisconsin, Maryland, Michigan, Minnesota, New Hampshire, New York, Washington, New Jersey, Nevada. I know those are not all 51 states, but i believe that for the purpose of opening all bank drops below, this will do. So you got to the website and you don't know what to do? Click on "Other Tools" dropdown method and choose state "Calulator" > Now put your Card Holder First and Last Name day and month of birth, and you will receive a "test number". For expiration date i always use a future date for the year and the same day and month as from the date of birth. (ie. if CH is born on 09/02/1975 for DL expiration date i will use 09/02/2017 or 2016) I believe bank do not have access to the DL number database, or they wont access it till you raise flags. (I know for a fact that this year Bank of America is doing such things and starting to close Bank Accounts that look suspicious)

So now you have almost the fullest full that you can find on dark net and you spent...what? \$14 / each one? I do belive that this is a good deal, right? If you are lazy and you don't want to learn and you just want the product, you can always order from me lol, so there is no problem.

## II. RDP

I know everybody it's looking for RDP's with GEO IP closed to Fulls address, but from my experience with those Bank Drops and never having problems with this, I will give you a resource that I use what accepts Bitcoins.

<http://www.aminserve.com>

Create an account with fake ID (use <http://www.fakenamegenerator.com/> if you don't want to think of names and addresses, but make sure you have an email address created before that. OFC you want to be fully anonymous doing this, so head to [www.safe-mail.com](http://www.safe-mail.com) and open a free account and use it to open the account on aminserve.com)

Choose the service you want. I recommend US RDP, but US VPS that I used is good too. If you don't want to see your RDP working like a Pentium I computer, choose a RDP with at least 1 GB of RAM. That's \$18.

Pay with Bitcoin through Bit-Pay. The service will be accessible after 3-4 confirmations. After you see the service is on, head to your email and there you will find the IP, User and Password for logging into the account.

**If you really want to be sure you will never raise any flags, choose a package that will allow you to choose what OS is on the RDP/VPS. That one is \$18 and you should choose Windows 7 OS.**

Connect to the RDP (inside the Virtual Machine that's inside Veracrypt encrypted volume that is already running the VPN!) and go to gmail.com and create an account. I'm using the fulls details, without the phone number (i'm changing the last digit) but this is not mandatory. You can always use a fake name. Once you have the email it's time to start opening the Bank drops:

### III. BANK DROPS

★ Bank of America ★



#### OPENING:

Go to <http://bankofamerica.com> > Banking > Checking > Select your state (use the Fulls state) > Under "I want the Basics" click "Learn More" > Open Now > Choose Bank of America Core Checking > Enter all info details (DOB, SSN, Name, Address, etc.) > Choose Unemployment > Do not select "Co-applicant" > At the question "Are you adding money to you account now" select "No, i'll make my first deposit after my account is open" > Answer the "Verify identity questions" using the fulls information > At the question "Would you like a new debit card" choose "No" (you can ask to send it to your drop after) > Accept the next terms > Submit application.

**IMPORTANT: If you have a drop in US and you want to ship the card to your drop, when entering your address, select "living less than 6 months on this address" and put the real Full address after so when you will want to ship the Debit card, you could use it!**



Done! You have an Bank of America account. Now enroll to Online Banking. This should be a no brain work. Choose username, password, security questions, image token, etc. All this information will be send to your gmail. Now, you are ready to fund and use your BofA account. Login to the accout and go Paperless! So you wont get any documents in the “victims” mail as that means a burned Bank Drop.

Connect it to Stripe, Square, Flint, etc. but only using the same RDP that you used when you created it.

### **DEPOSIT:**

1. Buy an American Express Prepaid (if not in US, ask a vendor to do it for you, pay \$10 more) go to AmericanExpress.com and register it.
2. For first deposit you can use localbitcoins.com and sell \$20-\$30 BTC for cash deposit/bank transfer
3. Link it to a Paypal (not your own) and deposit from there. (small amounts)
4. For your new debit card, you can find tons of public information on how to create a drop (if you are US based) and if you are not, partner with someone from deep web to use he/she's drop and reship it wordwide using a reship service like: <http://reship.com>

★ Fidelity ★



Smart move.<sup>SM</sup>

### **OPENING:**

The same basics as with Bank of America, you will have to have the Credit Report and the Background Check and **Motor Record** opened so you can answer those id verification questions. So, open <http://www.fidelity.com> click on Open an Account > Investing and Trading / Brokerage Account click on Open Online > Individual Account >

Are you already a Fidelity customer answer is No > Enter Name from fulls and email that you created earlier and click on "Get Started" > Fill the information needed there (DOB+SSN etc) at trades per year select 0-35 and click next > Answer the id verification question.

Here you will have some minutes to fill the info, make sure you are precise and quick about it. **It will be 3 questions and if you answered bad on one you will have another shot on the forth question that will pop-up. Fidelity tends to ask about your "victims" car and siblings month of birth. If you want, card peoplefinder.com and find their birth dates. If you don't pass the questions the first time you will have a second chance to open the account.** Wait for 24 hours and you will get an email that will let you know how pleased they are if you will continue your application. It happened to me many times and at random times I did not have to answer the questions again if I clicked on the link from the mail.

After you completed the questions you will get a confirmation message, that the account is opened and your account number. (starting with X) After this, you will have to agree with emailed documents, meaning you will go Paperless. Accept the terms, when asked if you are a professional or non-professional trader, select non-professional, don't check the box that's talking about you having problems with IRS.

After this you will be invited to enroll to Online banking, accept, create a username and password, select a Security Question and Answer and you are DONE!

At one point you will be asked if you will use all the time "this computer". If you are not sure on about your RDP (if you choose not to go with what I recommended) select No, otherwise, select Yes and make sure you don't change the RDP/VPS/IP.

## **DEPOSIT:**

Same as with Bank of America. This will be the same to all of the accounts.



**OPENING:**

This one is a bit tricky because it requires Driver License number and expiration date. Now you see why its important to have those info with your full. Go to <https://www.schwab.com> click on Open an Account > Brokerage / Individual Account click on Apply Now (when asked to enroll for Traiding Services don't select it) > New to Schwab? Click on Start Application > Enter Fulls info. If you don't have MMN, invent one. At emplyment status, just for you to not complicate things, select not employed. Click next > Now comes the fun part. Because Charles Schwab works with Equifax, all the questions that you will be asked are coming from that Credit Report that you already have. > Once you pass the questions, they will ask you to check if the info filled it's correct, they will ask you if you want paperless, if you are a professional trader, etc.

By now, you already know from this guide what to answer. I don't have a application opened in front of me right now but it's a real no brainer. In the end of application you will be asked to enroll to online banking. Accept it, create username, password, choose 3 security questions and answers, etc.

**DEPOSIT:**

Same as the two before.



### **OPENING:**

Basically you follow the same steps as with first 3 accounts, the only difference here is that you need the issue date for the Driver License. I use a invented one every time and every time it works.

Questions are the same as for Fidelity, so make sure you have the Motor Record open along with Credit Record and Background Check. I never used this bank drop to payment processors so I can't tell you if it's great or not. It's easy to open it (and this is what this guide is all about) but I don't know how it will work with Stripe/Square/etc. I heard different feedbacks on AlphaBay forum... so it's up to you if you want to use it for that or you want to use it for loans or cashing out Paypals or other stuff. Sometimes they will send the card to your drop automatic, if that happens and you dont have a US parter to receive the card, the account is burned. Rinse and repeat.

### **DEPOSIT:**

Same old, same old.



#### **OPENING:**

Click on E\*trade bank and then on the right hand you will see "Open Account" on a green button. Click it. On the next screen, click on "apply now".

On the next screen, fill the info bellow "Are You New to E\*TRADE?". Remember that, in order to fully use this account you will need a US drop as they will mail you the "Welcome Kit". If you don't have a drop, and you think you are good enough with english language, you can always spoof you phone number and call them, telling them you don't want the "Welcome Kit" to be send to your mail because your mother thinks banks are evil and she is old and has some mental problems and you don't want to disturb her health. For spoofing numbers, use SpoofTel.com (i won't get into much here, as there are free info on forums). Create a username and a password and click on continue. For this drop you will need to know the driver license number style to use it for opening it. Enter the address of last employer and when asked for the purpose of the account i always choose "Personal family account...". Now, as for all, choose individual account and click continue. No Choose E\*Trade Checking. Don't accept card right now. They will ask you about funding your account. The minimum funding is \$100 and you can do it as ACH - QuickTransfer, an E\*TRADE service - (you must give the debited account number and routing) or wire or check. No matter what you choose for the moment you will be able to change it after the account is opened. On the next screen you will have to choose the funding amount. Anything north of \$100 is ok. Good, now your account is opened. Next step is go "Accounts>MyAccounts>Paperless Settings" and choose full paperless.

The bank will send the card to your address, so it very important to make the account on Saturday, chat with them and tell them that you are not in the country for the next 3-4 weeks. They will ask you to call them and tell them that and they should hold the card till you arrive in the country. Call them in one day, from a number from any country that you say you are in. Keep the background report and credit report open in case they ask anything from inside them. (i had no such questions, only about when the account was opened, what type of account, what you want to do with it (invest, dooh))

You should be fine with the account for the next 3-4 weeks, enough to handle the transactions through it.

**DEPOSIT:**

Same old, same old.

★ FIFTH THIRD BANK ★



**OPENING:**

Thank you **bannedebooks** for the tip.

Available in Ohio

Florida

Georgia

Illinois

Indiana

Kentucky

Michigan

Missouri

North Carolina

Pennsylvania

Tennessee

West Virginia

I will not detail on every bank drop on what to click, but as everybody in this business has at least the knowledge of reading and using internet, always find the “open account” after that “checking account” or “brokerage account”.

You will have 3 minutes to answer 3 questions. Mostly you will be asked about your relatives that own properties on other states and you will need the motor vehicle report. If you don't have it, keep in mind that most of US citizens will buy a car as NEW with an autoloan, so if the question is from what year is your Chevrolet Cavalier and your answers are 1999, 2003, 2005 and 2010 and on your credit report you see an auto loan in 2003, you have a big chance that this car is from 2003.

After questions no dot select Fifth Third Debit Card if you don't have US drop, no Overdraft Coverage, do not order checks and select YES for paperless statements.

Accept terms, click on continue, etc. and now click on "Fund Now" (make sure you save your account number and routing number). The minimum deposit is \$50. Click cancel and that continue. Now you will be prompted with "Create online banking". **You will have to call 1-800-972-3030. Spoof your number and call them, you will have to tell them you don't want a card and you want to use your SSN for User ID.** They will ask you some verification questions (Mothers Maiden Name that you put when fulfilling the account info. Have your credit report and background check opened. They will normally only ask you for MMN, DOB and SSN, when you applied for the account why don't you want a card, etc.) and tell them you want to create a password for your account. When done use them to login

your account and use it :)

**DEPOSIT:**

Same old, same old.

★ **WELLS FARGO (US DROP NEEDED)** ★



**OPENING:**

Same basic opening steps.

Asks more about family location and age of family members. Asks about past addresses, but it's easy to get through them, as you have all the thing needed to extract the info. You will have to fund the account, but that wont be any problem as you can write a check and mail it to the bank. You will receive at your drop and you will have to sign Customer Account Application in maximum 3 days from account opening and the card and pin in another 7 to 10 calendar days.

**DEPOSIT:**

Same old, same old.



★ HUNTINGTON BANK ★



**OPENING:**

Same basic opening steps.

Will ask about your cars, will have trick questions and will ask about your family. First will ask 3 questions and after that another 1 if you fucked up somehow on the first 3 ones. After selecting design of card, you will be asked to open your online account. From that moment your account is working. Make sure you enter the "My Profile" and you change the mailing address to a wrong one so you can save some time. This account is specially made to quickly transfer money into and out from it. That means you will have to work fast and do your business in 2 weeks time. (if we are realistic, that's more than enough)

**DEPOSIT:**

Same old, same old.

★ ALLY BANK ★



## OPENING:

Same basic opening steps.

Working like a charm, this is the easiest bank drop opening i've ever encountered. The only problem is that the bank is very strict, so make sure you use it as it would your own bank account. That means, age it normally. Deposit from local bitcoins if you find trades, starting \$50-\$70. ACH them out if needed. Deposit again, rinse and repeat a few times in first two weeks before using it for your main business. You enter 0 for bank deposit. When asked for deposit method you say wire or mail, and when you first deposit, you deposit from local bitcoins, with bank transfer. You add the email for security code.

## DEPOSIT:

Same old, same old.

## IV. OTHER INFO

Why is this guide valuable? Lets say you use one bank account on Stripe and it gets burned. You want to continue carding from the same clean RDP on Square? What would you do? Buy another bank drop? No, you make another one. Buy another RDP for the next Stripe account and make another bank drop. So just for this, instead of paying **~\$450 for 3 Bank drops + 2 RDP, you will spent about \$85 for 2 Fulls and 2 RDP's. That means ~\$300 in left in your pocket. If you work with 2 Stripe and 2 Square and you have to do this 2 times / month...you just made \$1200 /month economy, that means profit!**

I got lots of questions about emails used for opening drops. I dont use gmail or yahoo mail anymore. I use and I recommend [tutanota.com](http://tutanota.com)

I know that some of the people on forums know about the next resource I will give you, but that's probably 0.1% of total people. People who would die to know it. This is true for most of the information that is in this Guide. Thats why it does not make it a public knowledge. This is intended to be a help for newbies that don't know where to search or don't want to waste time reading tons and tons of forums. Time is money, I remember when I first asked MH9 about carding some long time ago (I was under other nick – just in case MH9 reads this) and let me understand exactly that. Now I thank him for that.

I know other Bank Drop sellers might make a fuss about this, but this is not intended to kill this business (i'm one of them) because there will always be customers who will want to buy a done job, rather to work for it. So, let's get back:

## SCANS:

Go to <http://secondeyesolution.com> and order there what ever scan you want. They are amazing and for me, all of their scans passed verification for payment processors. So I would recommend them to anybody.

<http://ordaproject.me> → Here you have tons of things to buy. It's an amazing resource that it pretty

unknown to most of users.

### **CASHOUT:**

It's not the purpose of this guide but some simple tips:

1. Find a drop and ship the Debit Card to the drop > Cashout to ATM
2. Find a drop and ship the Debit Card to the drop > wire transfer to localbitcoins.com > BTC
3. Link the bank account to a Prepaid US card > Cashout to ATM
4. ACH to Paypal
5. If non-US, reship a Prepaid US card to your local Drop > Link the bank account > Cashout to ATM

**IMPORTANT: Always make the first deposit BEFORE linking it to a payment processor!!!**

**Please do not resell this guide as this is a limited edition and we dont want 2-3-4000 people start playing with on-line bank accounts, raising flags making the banks to increase security and in the and killing the methods, not to say abusing the Fulls resource!**

**If you think I can help you with any other information you can find me on AlphaBay Market, Nucleus Market and Dream Market, do not hesitate to ask questions.**

**NOW GO MAKE MONEY!**