



VIRTUAL CARDING HANDBOOK 2.0

- how to have success with Payment Gateways (and more) on-line -

Introduction

This guide is very important for anybody that want to work with Stripe and Braintree Payments in a really professional way. But to get to that point, please, PLEASE read it as thoroughly as you can and please don't skip any chapter even if you think you know what's next. Every line I think is important in its own way and I put a lot of passion, knowledge and work into this guide in order so, you will really learn how to make money from this methods.

Vocabulary:

Fulls: Victim information. It's what we will use to create bank drop accounts, Stripe and Braintree setup. It contains Background Check, Credit Report, Credit Score, Full Name, Address, Social Security Number (SSN), Date of Birth (DOB), etc.

Business Fulls: Business information needed to open a Stripe account.

CC/Cvv: Victim's card. Is the card used to buy different tools or information and the card used for charging on Stripe/Braintree.

Charging: Creating a payment from the victim's card on our fake store/shop/setup.

Card Holder (CH): Exactly what the name states, it's the real owner of the CC.

Billing Address: Address that we read from the CC info that we receive from the CC autoshop/CC vendor. It includes street address, zip code, city, state, country.

VPN: Software used to encrypt and tunnel all your traffic so your ISP wont be able to see what websites or resources you are accessing. It's important that the provider of VPN wont log your connections, so government wont be able to find any traces of your traffic.

RDP: Remote Desktop Protocol, it's a protocol used by Windows (but not only) with which you can connect to another PC/Server and control it. It's the tool we use to connect to our Stripe/Braintree setups, bank drop accounts, etc. It's very important as it has a static IP and can keep cookies as a normal legit owner of those accounts.

Socks5: Internet protocol that will allow us to fake the location of our connection in order so to cheat the Payment Gateways in thinking we are charging from the same location as card holder.

Virtual Machine: A computer inside another computer basically. It's a software that emulates a "guest" computer inside your own aka "host" computer. Most often used softwares are: Oracle Virtual Box (free) and VMWare Virtual Machine. (not free) We use this software so we can start our operation from inside the machine and not our own desktop. Why? Obviously, for leaving no traces. After you finish your operation, you simply erase the software and the machine and with them everything inside (cookies, history, etc.)

Encrypted Volume: A part of your hard disk that is encrypted by VeraCrypt (or others alike) soft inside which you install your Virtual Machine and all your operation software. It's encrypted so government wont be able to discover it if you get caught off-guarded.

Resource: I'm talking about a website where you can get tools, ccs, information, etc.

CHAPTER 1. Operation Security

The most important thing in virtual carding is OpSec (Operation Security). Why? Because if you get caught, no matter how much information you have, how much money you have to invest in gathering new information, there will be no way to develop yourself as you will be behind bars. So we have to make sure you are safe as this adventure wont end with this guide, it only starts.

I recommend you use a brand new laptop for your carding operations, but if you don't have a new one you can use an old one and hard format it. After you format its hard disk you must install an OS.

I choose Windows 7 as it does not have that many security issues as Windows 8 or 10 and is not as old as Windows XP, so it's the best in my opinion for your job.

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.

Download a Windows 7 from torrents.

Google "WinISO", download it, Google "WinISO serial number", use the serial number so WinISO will let you do the next step. (This will create a bootable image of the Windows 7 you just downloaded, so you can install it on the Virtual Machine.)

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 MagicDisc 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 "Windows VM") 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 every time 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 "Windows VM" (the Windows 7 Virtual Machine) you will install the next things:

↵ 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: Press Start button>Run>cmd (command prompt) 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 so you can login to your Mullvad account and top-up when it's almost ready to end)

If you want to take a step further, you can buy a US RDP from any provider that accepts bitcoin (just google for “US RDP pay with bitcoin”), install all the software i've listed above on the the RDP too, and work from there. I suggest you buy a RDP that has at least 4 GB RAM installed if you want to work smooth. You will use this RDP for carding your Braintree/Stripe setups. But more about that later on.

So far, your setup is like this: Burner Laptop>Veracrypt Volume>Windows 7 Virtual Machine>VPN>(another RDP from where to charge, or the RDP used for log-in in to your bank drops and/or to your Braintree and Stripe Setups).

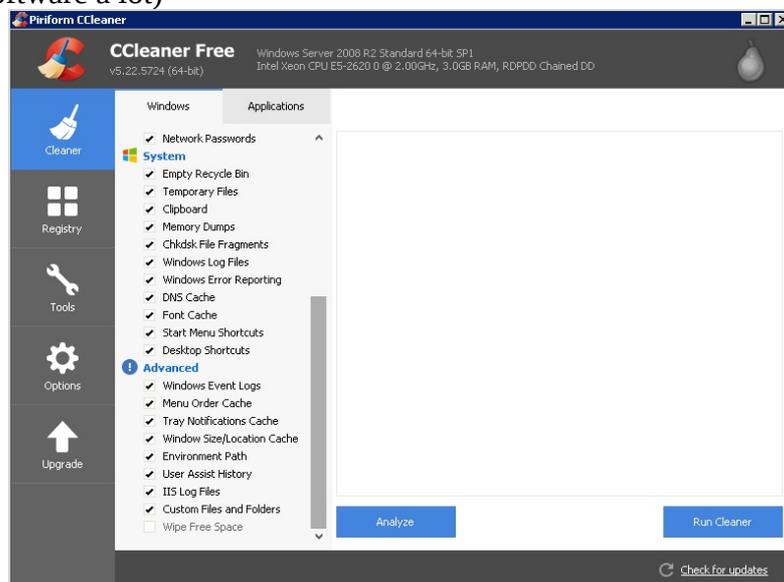
So, now that we are secured, let's learn to card online:

CHAPTER 2. Virtual Carding

Let's say you bought (I recommend doing it this way) the US RDP (this is our **Carding Station**) from that public source. Once connected to it, you will have to install some more software.

1. Mozilla Firefox – Most RDP's come with only internet explorer, so open internet explorer, download Firefox, install it. We will configure it later.

2. Ccleaner – Use the link shown above, it's the same software. Tick every check box on Windows and Applications tab, except “wipe free space” like in the picture below. (takes too much time and you will use this software a lot)



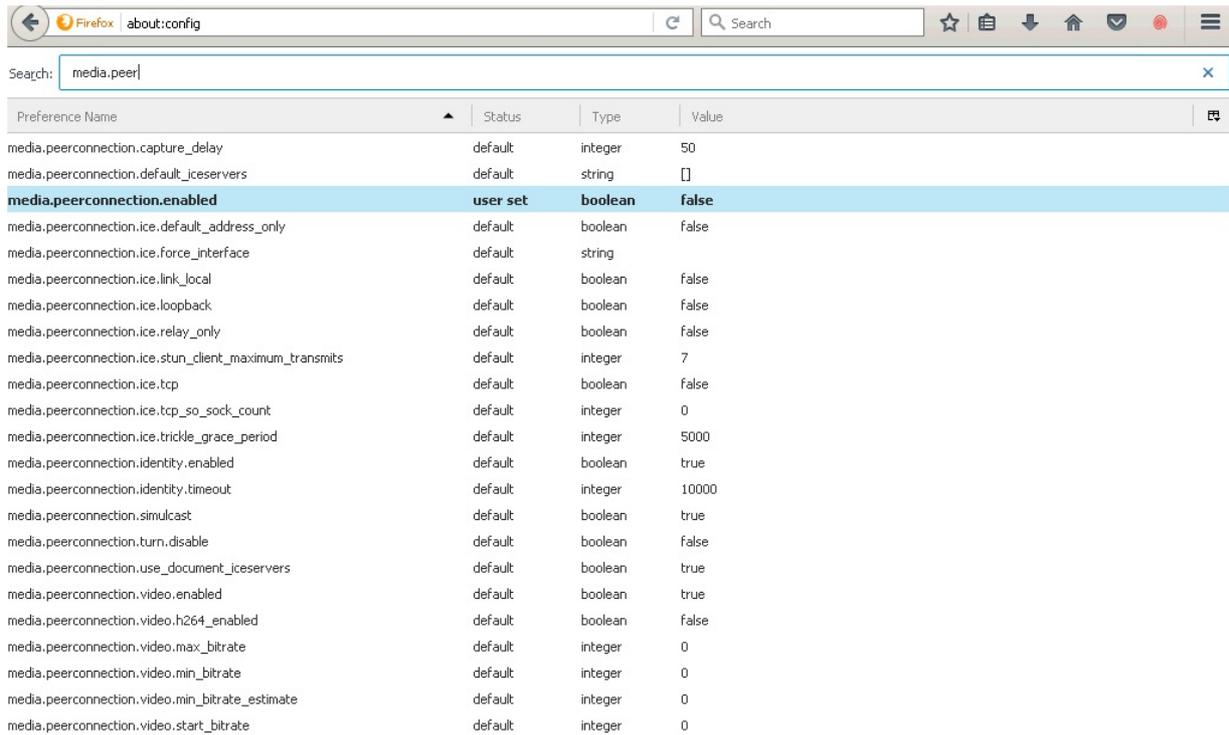
3. Proxifier – This is the software that will enable us to work with socks5. Go to <http://proxifier.com/download.htm> download and install the Standard Edition. We will configure it later.

Once this step is done it's time to **configure** the software we installed:

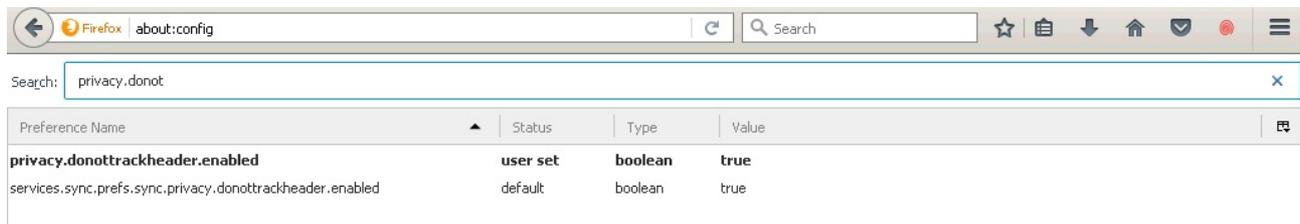
1. Firefox

Open Firefox and in the address tab type: **about:config**

Into the search dialog box type: **media.peerconnection.enabled** and change the value to **FALSE** (must look like in the picture below. Tip: if the string is changed its bolded, otherwise its normal)



Next type: **privacy.donottrack** and set it to **TRUE** like in the picture below.

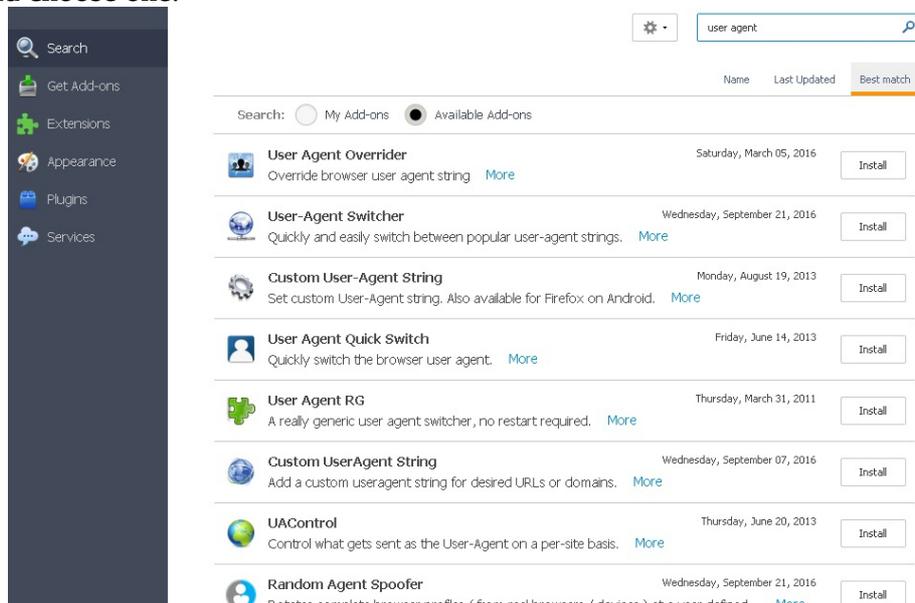


Why do we do this?

Well, first line we change it because we want to disable WebRTC that can show the IP of your RDP (and that's bad when you are trying to fake your location into the one of your socks5...but don't mind this now, you will understand what i'm saying by reading along). And the donottrackheader we disable so the websites wont track your traffic at all.

Now we have to install a User Agent Switcher that will enable us to fake our browser user agent (it's the string that tells the website what browser you use, what OS you use, what version, etc.) and a Canvas Fingerprint Blocker, so the website you want to card or make the charges wont be able to fingerprint you. It's called browser fingerprint because your system is exactly like your fingerprint. Unique. If that fingerprint is found by ... lets say Stripe, on multiple charges, than they will close your setup/multiple setups. And ofc. we don't want that.

User Agent Switcher search: I recommend one that has enough user agents to switch. Read more about them and choose one.

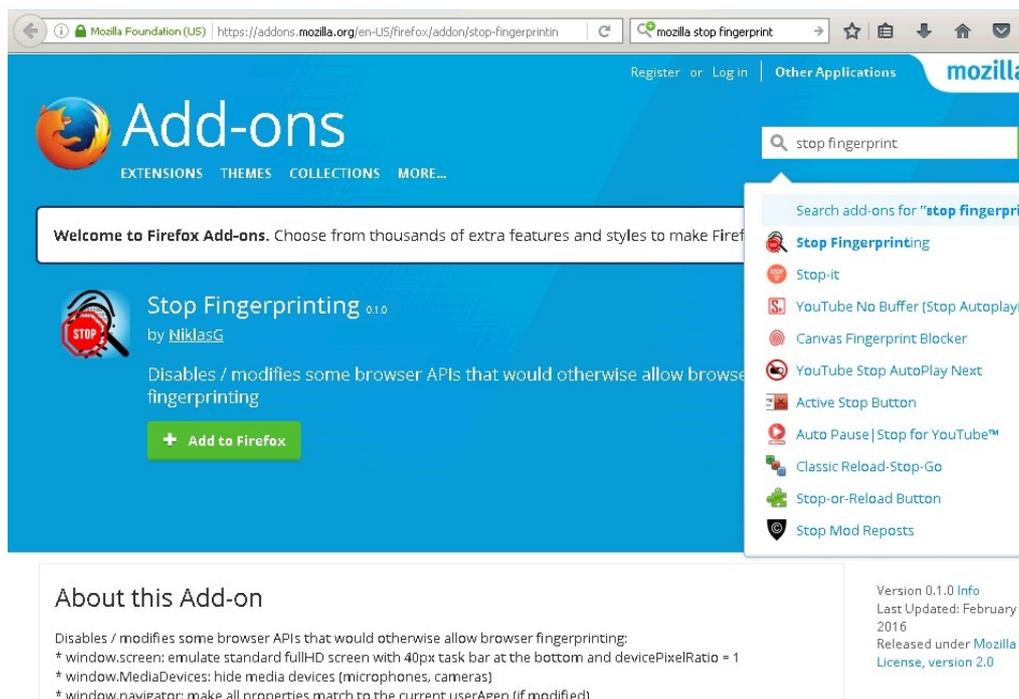


Let's say you choose "User Agent Switcher".

Go to this page and save the user-agent list: <http://techpatterns.com/forums/about304.html>

Now click "alt" button on your keyboard, now click on Tools and now on the drop down menu you will see "Default User Agent". Click on it, on the next drop down column click on "User Agent Switcher" and import. Browse from your download folder. Done.

Canvas Fingerprint Blocker. Read about everyone that you find. Choose from the obvious ones.



SOCKS5/PROXY

Now that we have our browser prepared, we have to understand how to work with Socks5. The Socks5 or Proxy are the tools (they are internet protocols, but never mind) that we will use so we can fake our location to a close one to the Card Holders Billing Address. For Socks5 we need Proxifier installed as i've said above.

Now I'll give you some resources for socks5. You can choose to buy from which one you want:

UAS-STORE.RU

<https://ironsocket.com>

<http://dichvusocks.us>

<http://www.bcprx.net>

<https://luxsocks.su>

truesocks.net

premsocks.com

<https://isocks.biz>

Any IP in the eyes of the anti-fraud software (singnifyd, maxmind, kount, etc.) has at least 3 important features:

1. Is it blacklisted on the spam databases?
2. Does it have a high proxy score?
3. Does it have a high risk score?

Let's break them:

1. There are hundreds of spam databases around the web that gather information about IP's used for spamming. So, if the proxy was ever used for that, it will show on those db, so thats a no-no. Never use a socks5 that appears in those db.
2. The proxy score is determined by many variables, one being open ports. I don't get into details here as I will show you what tools to use in order to check them for this. You don't have to mind about how the proxy gets to the high proxy score. The only thing is like this: They are scored from 0 to 3. Zero means ... The IP is not a proxy or anonymous proxy. 1 means there is a small chance the IP to be a proxy. 2 means the IP is probably a proxy. 3 means that IP is a proxy. Try to keep under 1.
3. Risk score is again determined by many variables. From ZIP trust score to City trust score, and many other factors. This one is rated on a scale from 0 to 100. Everything above 8 is very high risk for your charge. I would recommend you to charge only on socks5 with the risk score under 5.

How to check them?

Most of the resources i've shared with you above have the blacklist database check, but don't have the other checks. So you need this before installing your socks5 into proxifier to use it for your charge:

1. <http://fraudcheck.ru/> - Go to the website, you'll see a jabber. Add that jabber, tell the guy you want a new user. \$25 / month of checking Ips.
2. Other tools: <https://getipintel.net/> → This tool uses machine learning. You just input your IP and if the score is below 1 and the background is green, it's safe to asume the socks5 is good. But, I still recommend using the first tool to check them.

CARDS/CCS

We have all the software needed and configured, we have the socks5 and now we need the cards. For Stripe and Braintree what not many people know is that they have to be from specific BINs. As Stripe was abused for a very long time, only some BINs work (BIN = Bank Identification Number, first 6 digits from any credit card)

I'll give you here a small glimpse into what BINs you can use so you wont get declines:

552465
558832
552313
414711
431307
414729
414778
414776

The list is way longer, but I wont share it here. This small list its enough to make you tons of money. If you are interested in the longer list of BINS, PM me and i'll sell it to you, but again, you don't need it.

Where to buy them, right?

I'll give you here two autosshops that I can recommend. They dont have 100% live cards every time, but they have really good cards most of the time. Ofc, you can always choose TradeRoute vendors.

<https://epicmarket.wtf/> → This is getbase's autosshop. This guy is around here since I can remember and trust me, i'm quite old in this. This is one of – if not the best – card autosshop you could ever find. The prices may vary on the Stripe cards: From \$4 to \$25.

<http://qhd6aon2fyjjan4e.onion/en/#/> → This is a very good resource. The market does not always has alive cards, but let's say about 80% of them are good. It's a bit risky as you have to have a success rate over 90% on Stripe/Braintree. The registration is open once every few days, so check it once in a while. Prices for Stripe cards never go above \$15 or below \$11.

How to use all this info to make a successful charge?

You go to the ccs autosshop and see cards from New York, Miami and ... let's say Las Vegas. You buy all 3 cards. Next? Open the Socks5 resources (any of the above) and look for the ones that are from your cards states: New York (State: New York), Miami (Florida) and Las Vegas (Nevada). If you see some socks5 from those states it's now time to compare the Socks5 location to the Cards Billing location.

Lets assume the cc you have on hand are living in Albany, New York, ZIP 12202. This socks5 you are checking is from New York, Latham, ZIP 12110. How to find out how far they are from one another?

Go to <http://www.distancebetweencities.net> and verify ZIP to ZIP distance and you will receive a result like the one shown below:

World Search USA Search **Zip to Zip**

📍 12202, Albany, NY

📍 12110, Latham, NY

9 MI

15 KM
17 MINS

View Details

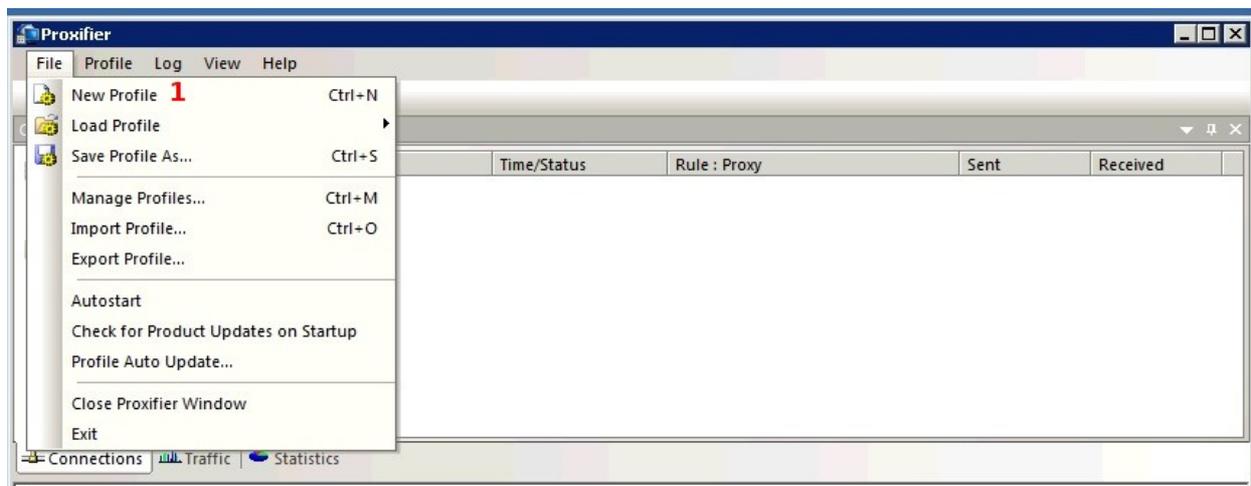
If the Socks5 resource does not have it's own checking for Proxy score and Proxy risk, open another tab and go to xdedic.biz, login and from tools tab select Check minFraud, insert your proxy IP, click on “Pay and check”. Your result should look like this:

IP	COUNTRY	REGION, STATE	CITY	ZIP	PROVIDER	PROXYScore	RISKSCORE	ACTION
216.███	US	New York	███	120███	Fairpoint Communications	0.00	78%	Additional Info

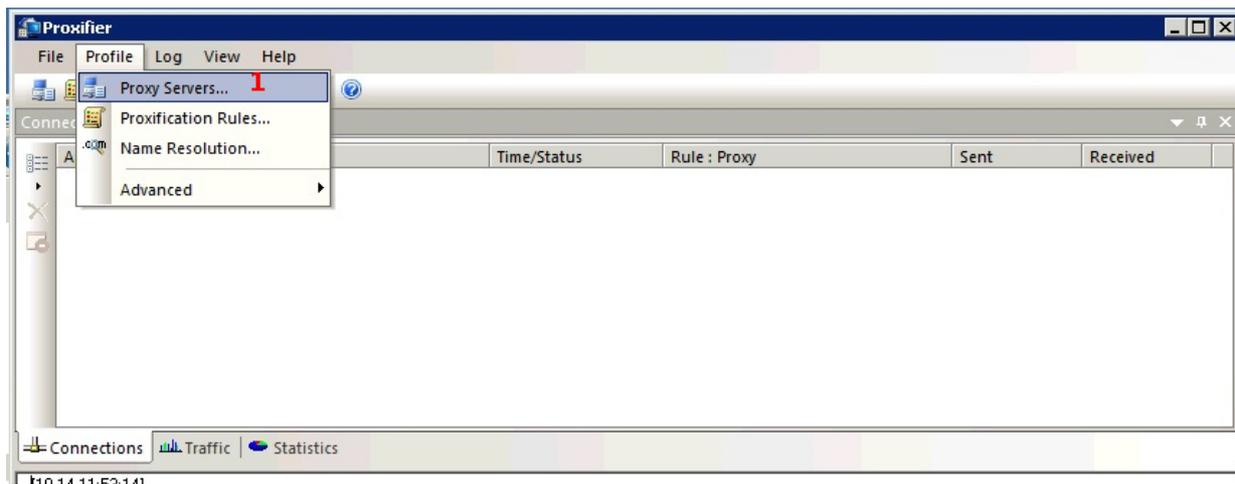
If it does, the risk score is under 5.0% and your proxyscore is 0, you can use this for your card.

Put your Proxy in the Proxifier. **How?** Follow the pictures:

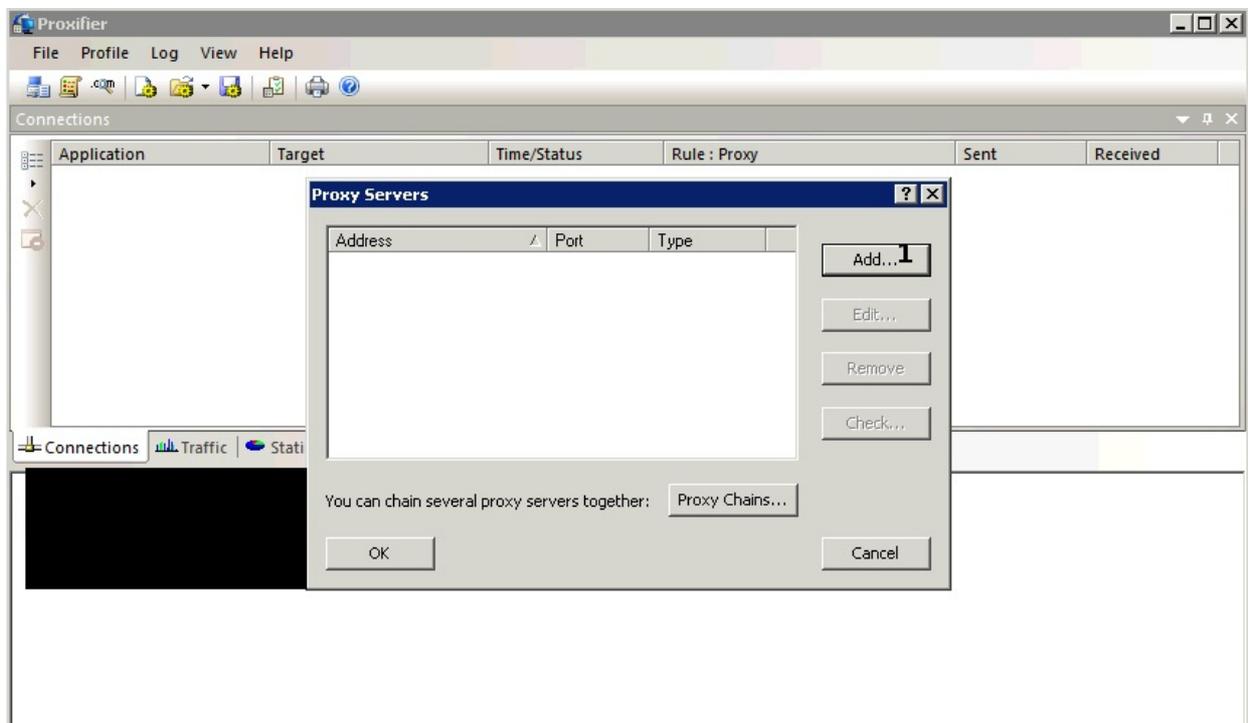
Run Proxifier. Click new profile (to make sure you delete the former profile):



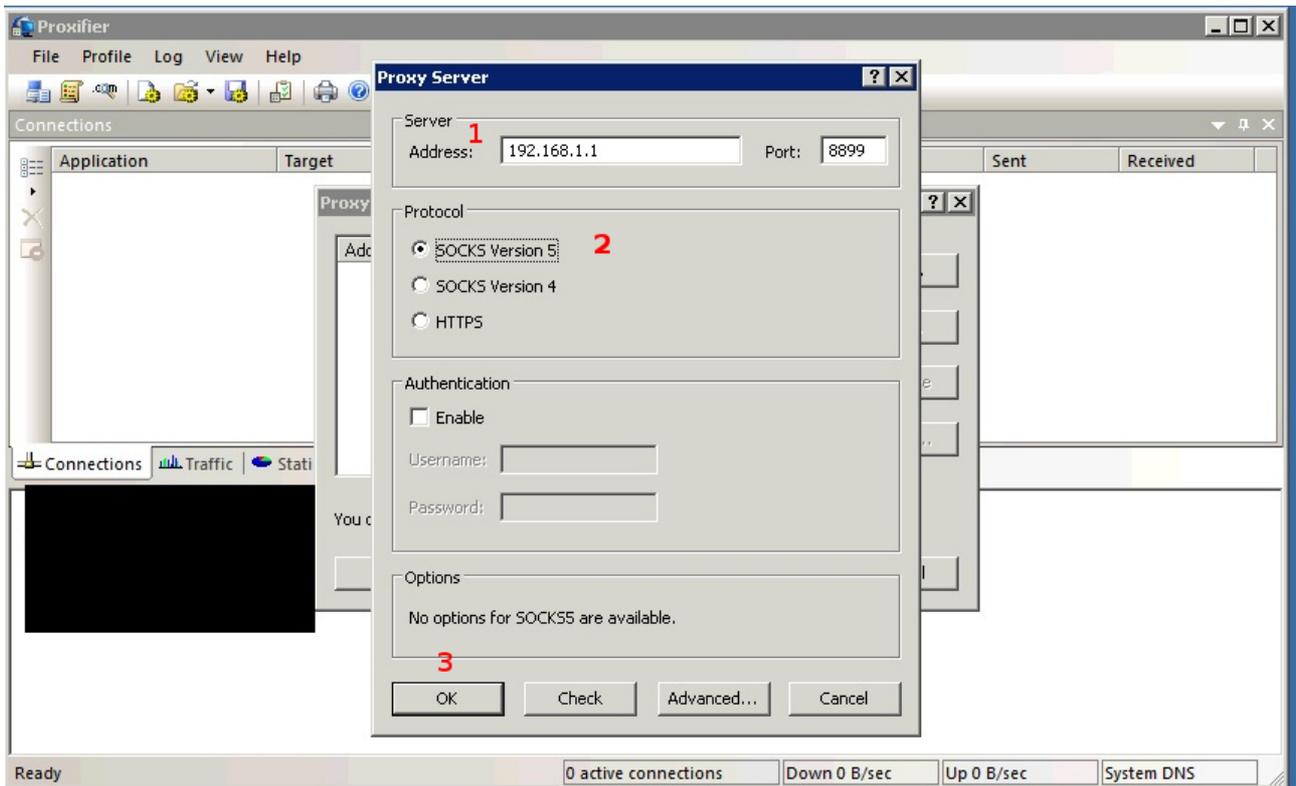
Now click on profile>Proxy Servers...



Now click on Add...

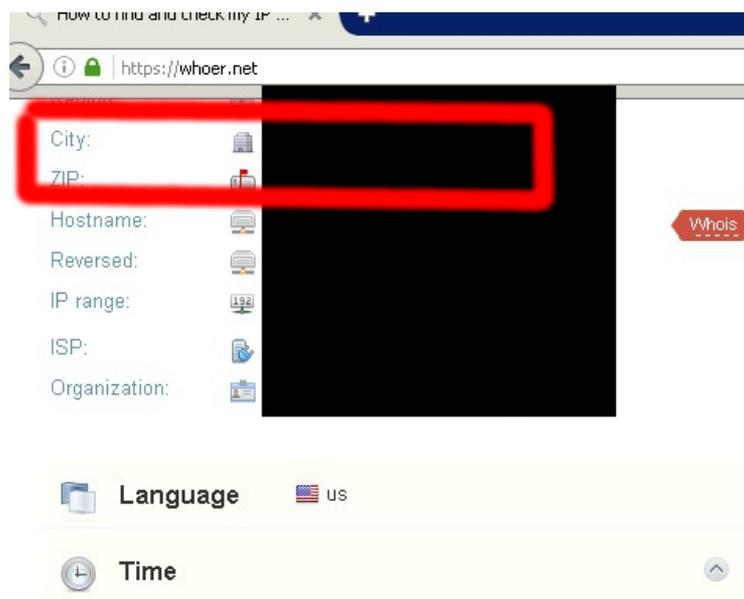


Insert the socks5/proxy server (!**Not the IP**, but the connection server. The IP is always without port, so it's always without **:8899** or any other 5 digits) the port and select SOCKS Version 5 then click Ok. On the next dialog box asking if you want to set this connection as default select Yes and in the next dialog box select Ok/Yes until you wont have any other dialog box opened.

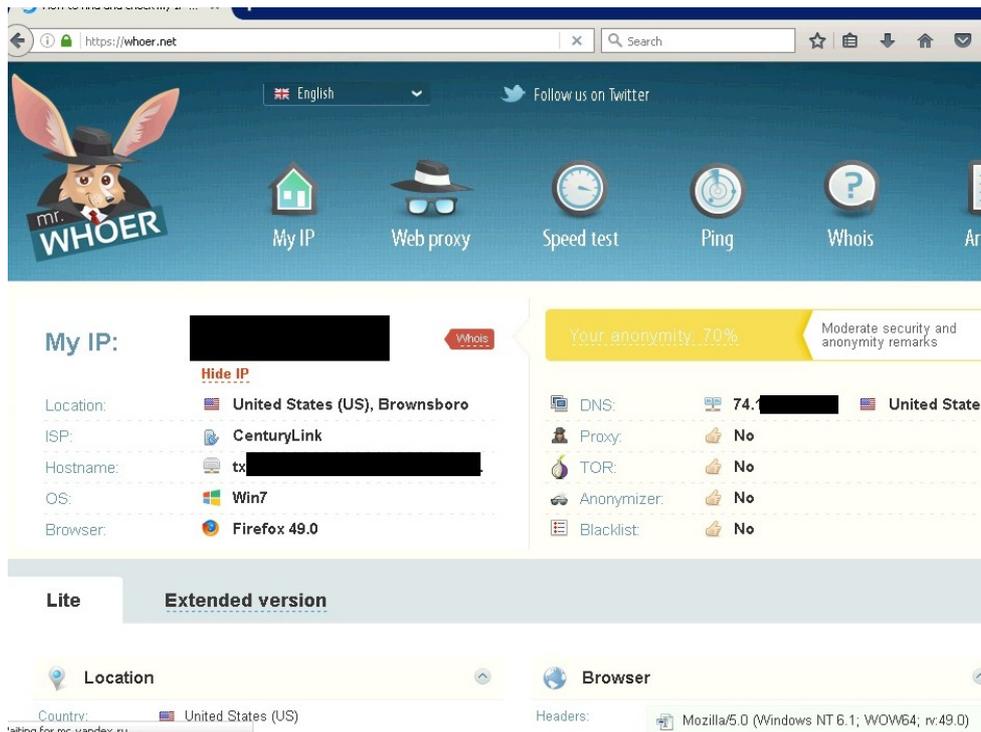


Once your proxy is in place we have to check if everything is ok with your connection. Open Firefox. One of the resources I use is <http://www.whoer.net> and another is <http://www.ip-score.com> For demonstration purposes i'll show here how whoer.net will look. Also for demonstration purposes don't mind that in the case shown below the socks was from Texas and not NY.

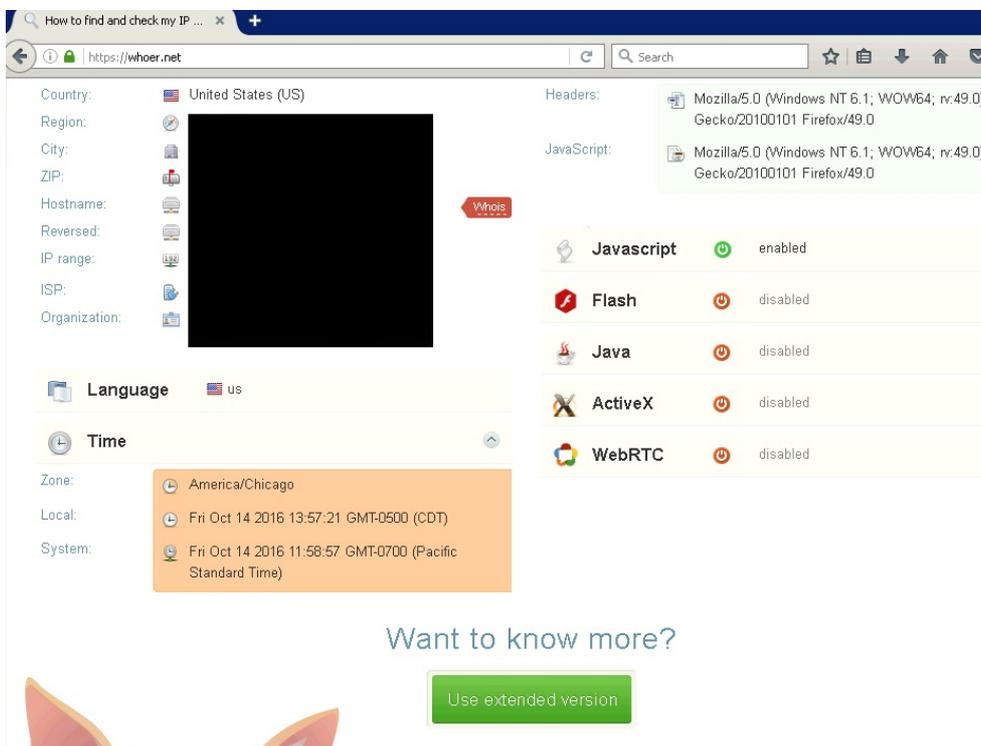
First, look if whoer.net is showing the same ZIP as the xdedic.biz's minFraud checking tool. If now, check the IP on ip-score.com and you will see there an option to see MaxMind information. If on that tab the ZIP code is similar to your minFraud Checker, and that ZIP is not more than 80 miles further than the card holders ZIP code, you are good to go to the next step.



As you can see, your anonymity is at 70%. That's because your RDP Time is not set to the Proxy Location Time.



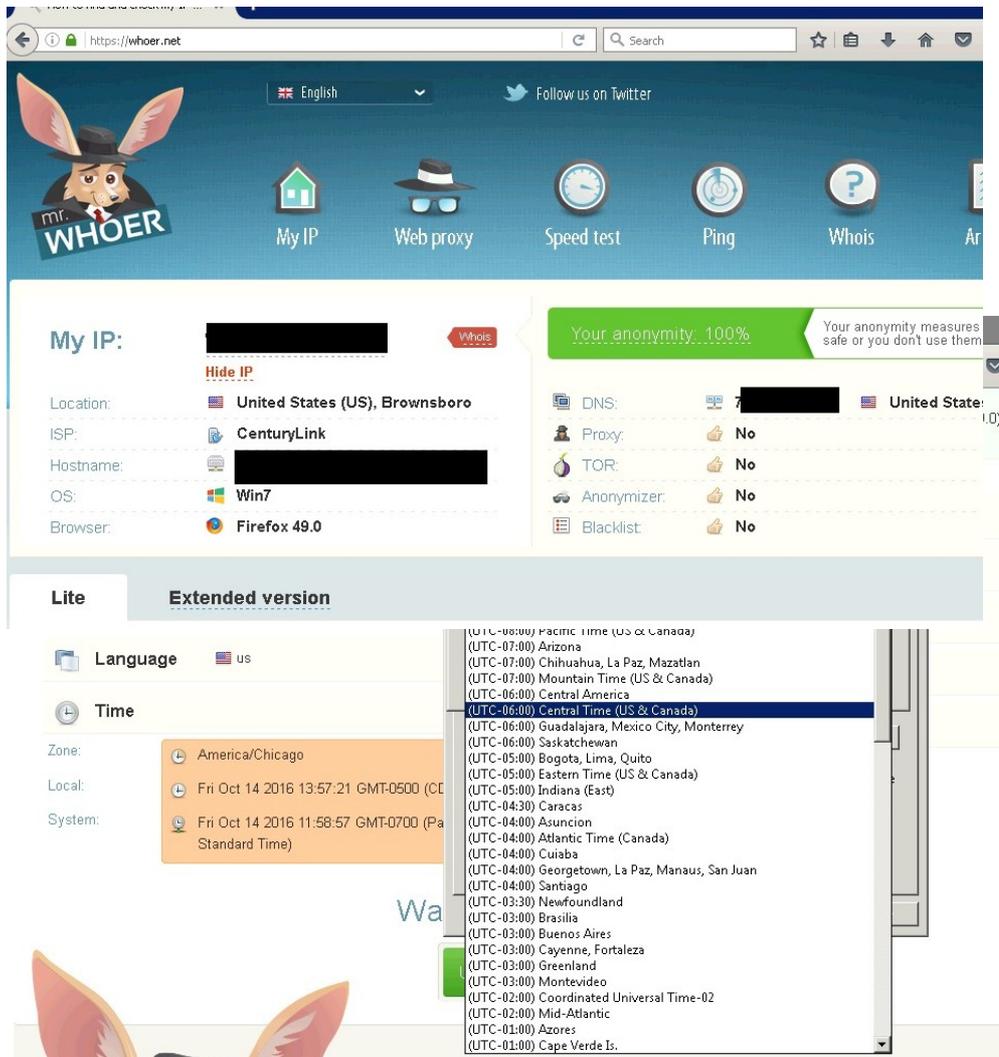
As you can see, the box that is showing time is red-ish and it should be green. What do we do?



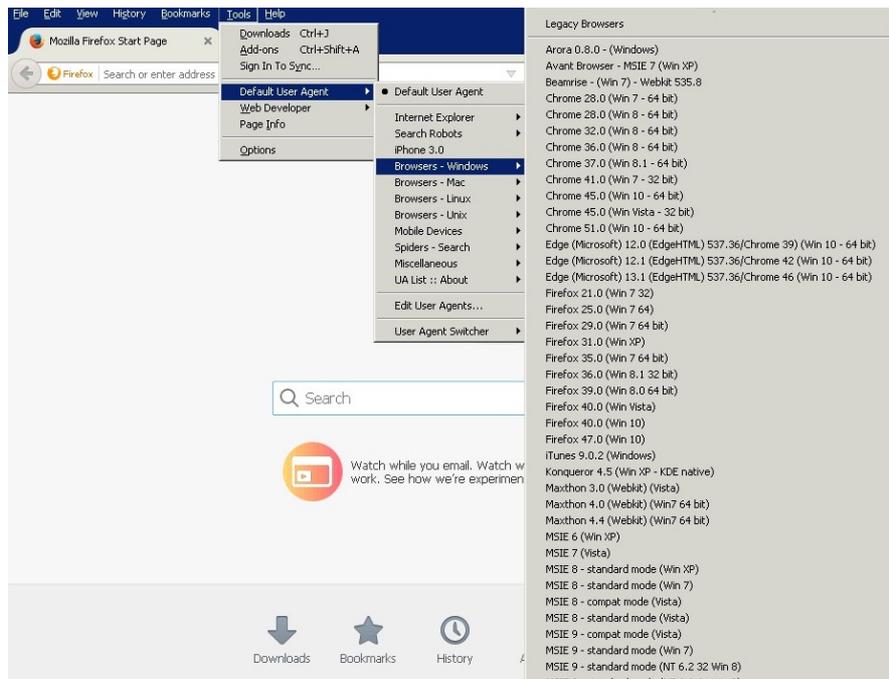
Open your date and time from the right bottom corner and set the time to the **LOCAL!**
For those not aware:

EDT = Eastern Time (always choose US & Canada)
CDT = Central Time
MDT = Mountain Time
PDT = Pacific Time

After this change, everything will be good and should look like this:



Now you want to change the user-agent on your browser and you are ready to make the change.



You are good to go! Your charging setup is ready! Now you only need a Stripe setup or a Braintree Setup so you can get the money from those Ccs you have into your bank accounts/your cashier bank accounts.

Well, so far we've traveled a long way and lots of information was disclosed here, so let's recap.

RECAP TIME:

1. You Open your Burner Laptop.
 - 1a. Start your VPN. (this can be installed and started inside Windows VM. It's either here or there)
2. You open Veracrypt and mount your Encrypted Volume.
3. You start Virtual Box and run "Windows VM". (wait to boot, like a normal Windows)
4. Inside "Windows VM" Start>Run>Cmd> flush dns and the rest of lines i've told you to type.
 - 4a. Start your VPN. (this can be installed and started on your burner laptop OS. Here or there.)
5. Connect to your Carding Operation RDP bought from the public resource with bitcoins.
6. You erase every cookie and history that might be from last session with Ccleaner.
7. Search for Ccs with the right BINs and socks5 with the right ZIP.
8. You check the Socks5 for Proxy Score and Risk Score on xdedic.biz check minFraud tool.

9. If step 8 gets you a good score, you insert the socks5 into proxifier.
10. Run Firefox and go to Whoer.net to check if the time is sync.
11. Change user-agent in the browser.
12. Open the webpage you want to defraud.
13. Insert card details and buy whatever you need. (Background checks, Credit Reports, electronics, etc. or charge your Stripe/Braintree fake shops)
- 14. Close firefox. Select new profile into Profixier. Run Ccleaner again. (This is what we call "Rinse and repeat")**
15. Start again from step 6.

If any of this steps seems strange to you, or pulled out of thin air, that means you skipped something, misread something, misunderstood something. Read again. Make sure you don't skip any paragraph till you understand. Let's be real, it's not rocket science.

Very IMPORTANT!!!! Recommendation: I use Tor on Windows VM or on another laptop. Not in any of the RDP's.

Q&A:

Why do you charge from a RDP and not from the directly from Virtual Machine?

Because i'm paranoid and I don't want anything to be physically from my burner laptop. Sounds strange, but that's how I feel. Is it the same level of security? Maybe. Does It change anything for the charge setup? No. Socks5 will do the IP change, your user-agent will change what the website will see about your OS, the Canvas blocker will block the fingerprint. So, no, I dont think it's very important for the setup, but I just like to take Security one step further.

Don't I need FraudFox or Antidetect for this?

I don't and I've done this (Stripe/Braintree) for long time. If you want to card Amazon...well, that's another story.

What if I don't find a perfect Socks5 match for my Ccs?

Bad luck. Move on. Look for another CC and before buying it, check on your proxy resources if you have some proxy in the same state and in the 80 miles range.

Is there a way to check the cards for being valid without killing or affecting them?

Yes, create a gmail.com account (in the name of the card holder) open a google wallet and add the card. If google wallet accepts the card, than it's alive.

Is there a way to check the balance of the card without killing it?

Yes, but that's very easy mainly for US residents. It goes like this: You buy a burner phone, you spoof your burner number with the help of spoof.tel.com (create account) into the phone number registered with the card (make sure you buy the card WITH the phone number) and call the bank. A machine will answer and just follow the instructions for hearing the balance. (it will ask for card number, you just type it and you will hear the balance)

CHAPTER 3. Setup Stripe

I'll show you here a technique that I personally used and that works since 2015. The updated method presented here I use it since May 2017. Because this guide is intended for noobs in first place, i'll explain this method for getting to two days payout on Stripe and make at least \$10k-\$15k per setup. For those want an even easier method and even more lucrative, you will get it for a fair price. (i'll give you more details at the end of the guide)

You will receive here not only information on how to setup, but most important, why do it like I say it and not any other way.

Lets begin:

What's needed:

Max. \$55

1 x Business Full

1 x RDP

1 x bitcoin wallet

1 x carded .com domain SSL certified

1 x selling stuff website

- 1 x email domain
- 1 x bank drop account

For the bank drop account, you have two options.

1. Go on Market Forum and find a decent cashier that will give you a bank drop account and you will split the profit (this version is preferable for non-US customers).
How to find a decent cashier? Well, make sure you are posting/starting a thread with a request for a cashier on the forum. Request at least 50-50 split of the profit. If you can, request escrow for your transfers. (like I do) Request a guy that can prove you some kind of history, with people that can recommend him. Avoid scammers that will accept any share of profit as they might scam you. Trust me, there are enough cashiers out there for everybody.
2. Or you can create your own bank drops with the help of my **Bank Drop Creation Guide v. 2.0** that you find on my Shop on the Marketplace.

First, go to <https://xdedicvhnguh5s6k.onion> (or <http://uas-store.ru> but for the purpose of this guide, i'll explain below how-to for xdedic) and buy a RDP (you deposit bitcoins into their website. Don't worry, they are legit) with **Admin Privilege** with ZIP close to the fulls address. It's best to buy **NOT a server RDP**. Why? Because who the hell uses a server to connect to his Stripe account (you will use ONLY this RDP to connect to your Stripe dashboard and your "shop" dashboard)

When choosing the RDP keep in mind 3 things:

1. **No blacklisted on spamhouse.**
2. **No risk score higher than 5.0**
3. **RDP location no further than 80 Miles from Fulls address!**

How to check this? Look below:

The screenshot shows an RDP listing with the following details:

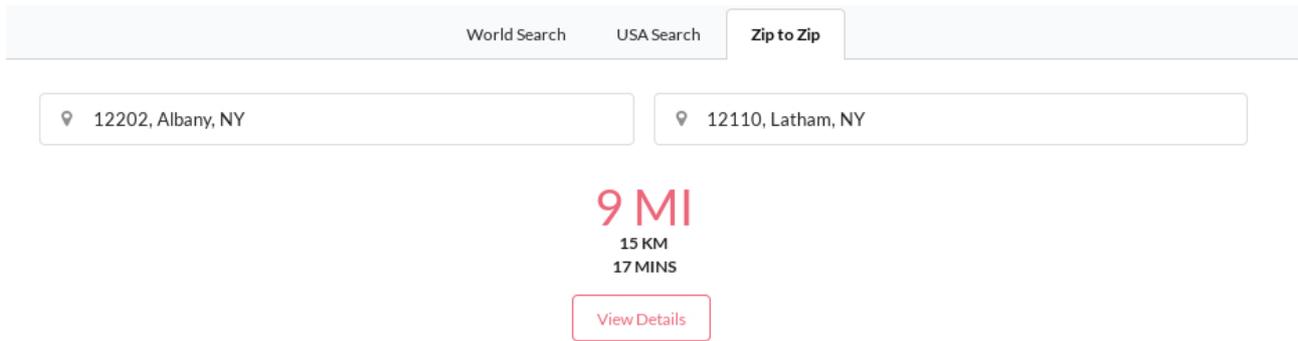
- Location: US 67.231... New York, Latham | ZIP: 12110 (Annotated with a red circle and '3')
- System: Windows 10 | x64 | EN, Intel(R) Core(TM)2 CPU 6600..., Ram: 2 GB | CPU Cores: 2
- Speed: 2.15 Mbit/s (down), 1.31 Mbit/s (up)
- Price: 17.00\$
- Buttons: Check IP-Score (0.20\$) (Annotated with a red arrow and '2')
- System Status: Admin Privilege: Yes, Direct IP: No, Antivirus: Unknown, Browsers: e e (Annotated with a red arrow and '1'), Blacklist: Check, Opened Ports: No, Virtual: No
- Payment Systems: (Annotated with a red arrow and '2')
- Poker Systems: (Annotated with a red arrow and '2')

1. You click on check and make sure you get **ok** on all spam databases.
2. You check the IP score
3. Look at the ZIP Code and compare it to the Fulls Address.

For point 3, lets assume the fulls you have on hand are living in Albany, New York, ZIP 12202. This RDP you are checking is from New York, Latham, ZIP 12110. How to find out how far they are from one another? (sounds similar to what I wrote on the other chapter? It is!)

Go to <http://www.distancebetweencities.net> and verify ZIP to ZIP distance and you will receive a

result like the one shown below:



Now let's see how proxy score and risk score **MUST** look like:

ProxyScore:	0.00
RiskScore:	0.56
[REDACTED]	

So, find a **Windows 7, 8, Vista** (not recommending Windows10 because of the security issues) check that is not blacklisted on the spam databases and more of that, make sure you **check them for proxy score and risk score. Everything on the risk score that Is ABOVE 5.0 is not worth buying!**

Why it's important to have admin privilege on the RDP? Because I will teach you how to hack it and create your own user on the RDP.

Download in your Virtual Machine Windows (that you've already installed as shown in Chapter 1) the RDP hacking tool from here: <https://www.sendspace.com/file/pqimw2> unzip it (password is **xDedic**)

Login to the RDP you just bought with the user and password provided and move fast! Copy the xDedic hack tool into the RDP, double click it, insert the username you want and the password you want, click on Patch RDP and you are done. You will be now disconnected as the hack will create the user. Connect back to it with your own username after about 2 minutes.

Done. Now you will need your domain, hosting, etc.

How we get that? You buy a card from the links that i've posted above. You log into the RDP bought from xdedic or uas-shop and using the setup for virtual carding explained in chapter 2. you go to godaddy.com and buy a hosting + domain. Once you are on the page, select Hosting and WebHosting from the menu.

Hosting

Hosting is what makes your site visible on the web. We offer fast, reliable plans for every need - from a basic blog to high-powered site. Designer? Developer? We've got you covered too.

[Learn More](#)

Website Hosting

Web Hosting - **On Sale**

Business Hosting

WordPress Solution

WordPress Hosting

WordPress Themes

Pro Sites

Once you've done that, you'll be asked to choose from 3 plans. I always choose Economy. Just click on "Add to card".

For all the other options, make sure you choose 12 months for the hosting duration and not 3 months.

For back-up option, select "no thanks".

Now the most important part is this: **Check "Add standard SSL certificate"**.

Next step is getting a .com domain. You will get one for free from godaddy.com, so you will just need a name for your website. Click on "select and continue" and you will land on a page that will ask for your godaddy membership.

For this you will need to get an email that will not raise red flags with godaddy. That means that you can use aol.com. Now, everybody knows that for a mail.aol.com you'll need a text verification, but once you get that verification passed, you'll have a great email to use for godaddy or any other virtual carding that you might wanna do.

Go to google.com and search "temporary email account". Click on <https://temp-mail.org/en/> and copy that email address. **DO NOT CLOSE THE WINDOW.** Now go to textnow.com and create an account using that email. Make sure you save that email address and password somewhere in case you'll need it moving on (and you might, for Stripe, as you will see in Q&A). Once done, choose phone area code that is close to your fake person you'll use to create the Aol email. Once you have that phone number you are almost done.

Go to aol, create the account, they will ask for a phone number, if you will try to use the textnow.com number, they will say they can't use that one so I always use the one from the Credit Card (just changing the last digit) that i'm using to buy godaddy hosting and domain and I use the same name, and address. When asking for verification, you'll see that you have the option to change the phone number used. Click on that and insert your n textnow.com number. Now you'll receive the verification code in textnow.com inbox.

Now that you have the aol.com email, use it and create the godaddy account that we needed. After this, make sure you delete OFFICE email from the list of products and checkout. Make sure to verify your email for every godaddy email and make sure to check in spam. You'll receive a "Your order is received" email, "Verify your email" (make sure you do that), "Your Security Certificate

was issued” and after about two days you’ll receive the “Welcome John!” email. After you received that email you can start working with your hosting.

Why a .com domain and not...let's say .online domain? Because, from my experience, .com domains are the most reliable and you'll have a better credibility score in Stripes inside analytics than with any other domains.

Why do I need a SSL certificate? Well, again, for experience (i've burned more than 50 accounts with various configurations till I got to what i'm releasing here) I can tell you, if you try charging a Stripe setup that does not have SSL, you will burn it in no time. Don't let others tell you it's not true.

What is that SSL? For those who don't know, ill explain in very simple terms here: It's a security layer installed on your website by a third party so every connection used for payments, passwords, etc. are encrypted. From namecheap.com you should choose the cheapest one, from **Comodo**, that costs about \$12.

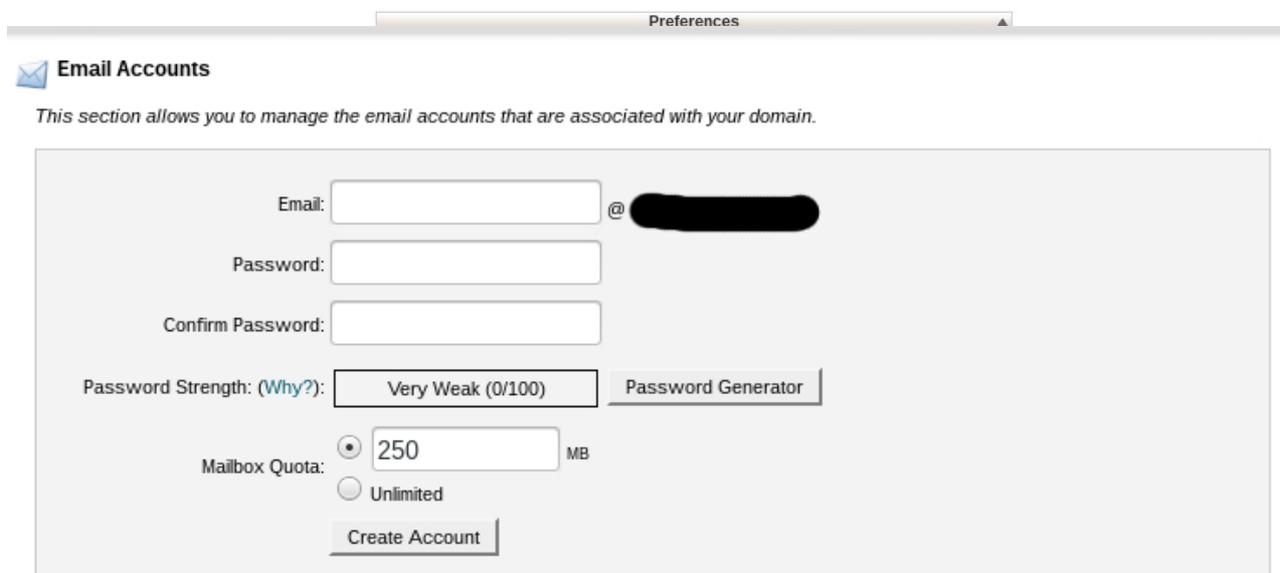
Why godaddy? Because now it’s important to but the domain form a hosting website that does not accept Bitcoin. It seems that Stripe is blocking all hosting websites that accept bitcoin.

Must I card it? No, you can spent your own money (about \$150) to buy the whole package and you can use a virtual bitcoin card as <https://coinsbank.com> or any other that is similar.

How do I make this happen if I don't know anything about installing a website? Well, first of all, on namecheap everything is noob friendly. If you don't understand how to install the SSL account or how to open a domain email account go to namecheap support. Don't be afraid, they will help you along the way, no problem. For those that have a clue, just follow namecheap guidance on installing SSL certificate and login to cPanel (yourdomainname.com/cpanel and use your cpanel user and password that you have received from namecheap.com in the temporary email that is called: “**Your Hosting Welcome Guide for...**” to login)

SAVE THAT EMAIL on your laptop as you will need those credentials to login to cPanel more than once!

Creating your domain email from cPanel:



The screenshot shows the 'Email Accounts' section in a cPanel interface. At the top, there is a 'Preferences' dropdown menu. Below it, the 'Email Accounts' section is titled with a blue envelope icon. A descriptive text reads: 'This section allows you to manage the email accounts that are associated with your domain.' The main form area contains several input fields and controls: an 'Email:' field with a placeholder and an '@' symbol followed by a redacted domain; a 'Password:' field; a 'Confirm Password:' field; a 'Password Strength: (Why?)' indicator showing 'Very Weak (0/100)' and a 'Password Generator' button; a 'Mailbox Quota:' section with a radio button selected for '250 MB' and another for 'Unlimited'; and a 'Create Account' button at the bottom.

You now have a domain email like: contact@yourdomainname.com or support@yourdomainname.com, name it as you want, but make it look Pro.

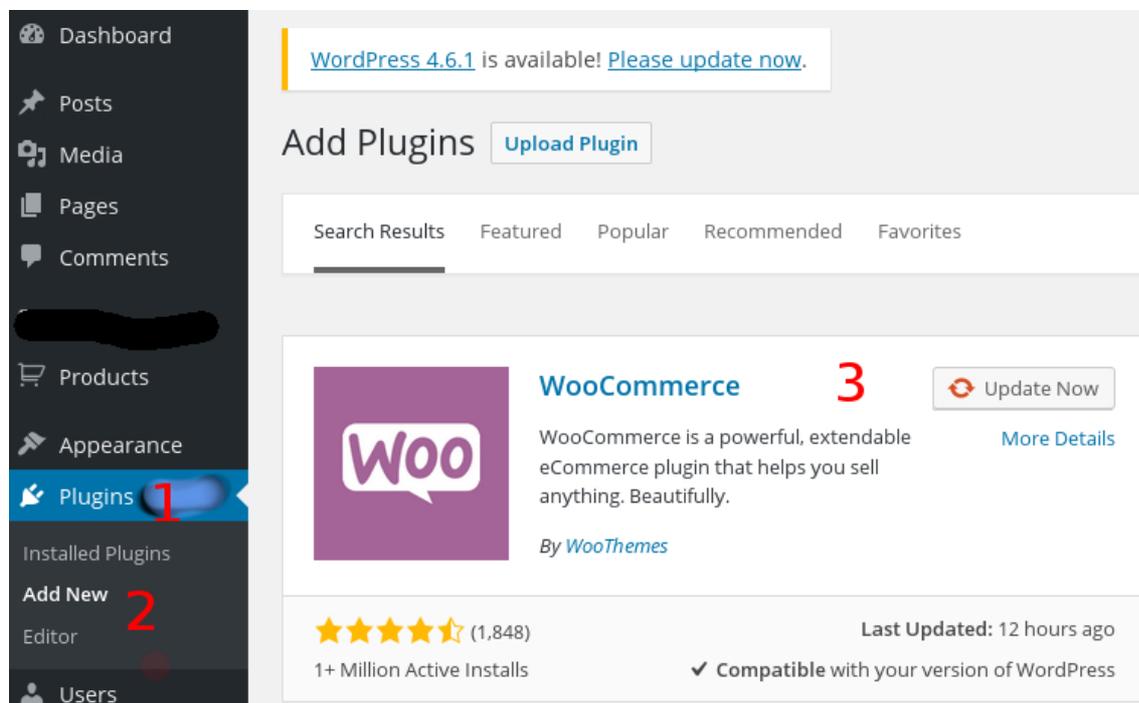
Now it's time to install a shop-ish website.

For this you will have to login to your website cPanel and somewhere down you will see a tab with Apps Installer. Click on Wordpress, on the next page click on Install Now. On the next page choose domain, email address, user and password for the Wordpress login. It will take about 1 minute for Wordpress to install itself. From there, you will login to your wordpress dashboard from this link: <http://www.yourdomainname.com/wp-admin> (use the user and password you have set up in the step before)

Now you will need a theme that accepts **WooCommerce** plugin and **Stripe Payment Plugin**. Go to <http://www.themelock.com> and choose whatever theme you want that has WooCommerce ready (you can read in their description). On this website you will find Premium Wordpress themes for free and you can download them and install them.

What is WooCommerce and why is important? Is a commerce plugin that supports a free Stripe plugin that will allow you to accept Stripe payments without paying anything.

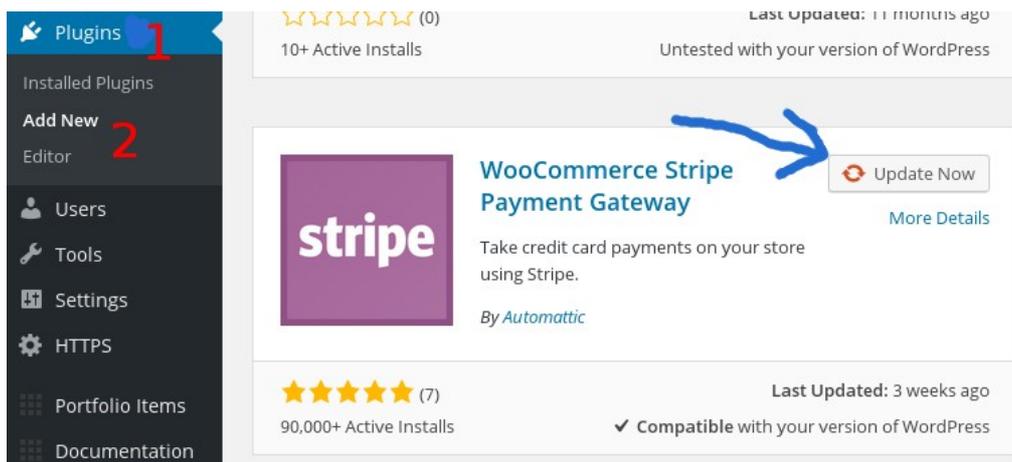
How can I install WooCommerce? After you install a theme with woocommerce support, its very easy. Look below:



(instead of “update now” it will appear “install now”. Click it) **Activate plugin after!**

What is Stripe Plugin? Well it's more an addon from WooCommerce that lets you receive Stripe Payments through their commerce platform.

How do I install it? Look below (it will appear “install now”) **Activate plugin after!**



Go to <https://stripe.com/us/prohibited-businesses> and see what businesses you are not allowed to use when selling on Stripe. This is very important.

Now it is time create Stripe Account.

Since i've written the first version of this guide, Stripe stepped-up their security and now its bit harder to make money with personal/sole proprietor account. Since now you need a Business account, i'm here to help you with that. Do not worry, this is not rocket science and i'm sure this will help you think outside the box not only for this payment gateway, but with others too. Yeah, I know, “Thank you Ginseng” on the forum and/or on PM would do, since the price is way low for the information contained here.

Go to <https://www.secstates.com/> and pick the state you want to create the Business full. Let's say Massachusetts (MA). This is their business search link:
corp.sec.state.ma.us/corpweb/corpsearch/CorpSearch.aspx

Once there, just pick a word that would normally be in a business name, like “long”, “short”, “hair”, “shop” or whatever. Pick an active business and now go to <http://feinsearch.com/>.

Create a trial account on <http://feinsearch.com/> using AOL email. You'll have 5 free searches. Search for the business you picked (try using only one or two words from the business name, it will find it easier than with specific exact name) and get the EIN. Now, having the EIN you'll need the business owner. How you do that? If you dont have the name from the State Secretary website (depending on the State you pick, you might have it public, or not) go to:
<http://listings.findthecompany.com>

Here there are big chances to find lots of info about the business, even their website (this is important as you can check if they have Stripe on their website or not) and great chances to find the name of the owner.

Once you have the owner's name go to robocheck.cm and find their SSN and DOB. If you dont find all those informations, start all over again. I promise you, in one hour you can create at least 2-3 business fulls needed for Stripe. At the end of this process you must have this:

- Business EIN
- Business Legal name
- Business Legal Address
- Business Owner SSN and DOB.

Business Owner Address.

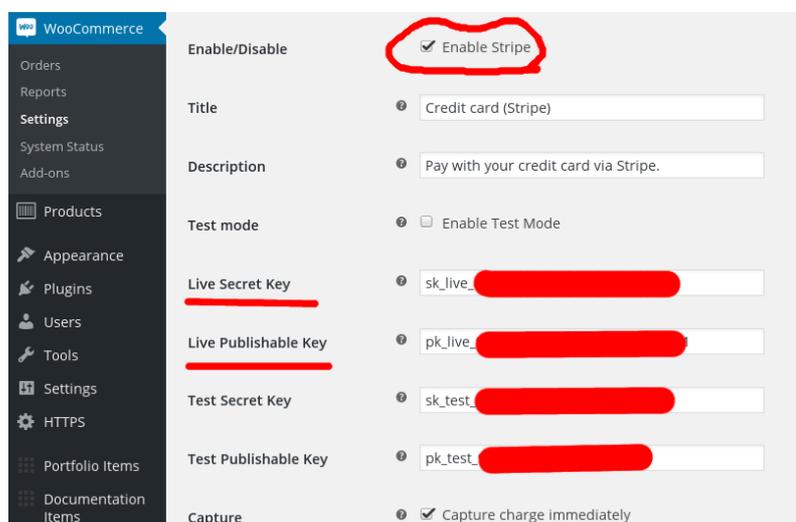
Having this, let's get to the next step:

Go to Stripe.com and create an account. It's really simple, just use the Fulls First Name, Last Name, SSN, DOB, the domain email you created before. Select LLC. Get that business information down and for phone number use the textnow.com number. Use the same domain email when creating the account.

On business description box you should describe a bit your business. **DONT take this easy.** This is important. So if you...let's say "sell" keychains. Google some legit keychain seller and get your inspiration from there. Again, **this is VERY important.** On the bank account dialog box, use account number and routing number from your cashier or from the bank account you've created with the help of my Guide. Make sure you verify your Stripe account, so now go to your webmail that you created from cPanel (example: office@yourdomain.com) and verify your email. Since you'll need to use Stripe API for your charges, at the first charge, they will ask for your phone verification. You can use textnow.com phone number for that. If it does not ask you for that verification, no problem, it might.

I don't think this step needs any imagines to explain how to do it, so we will get back on setting up you website properly.

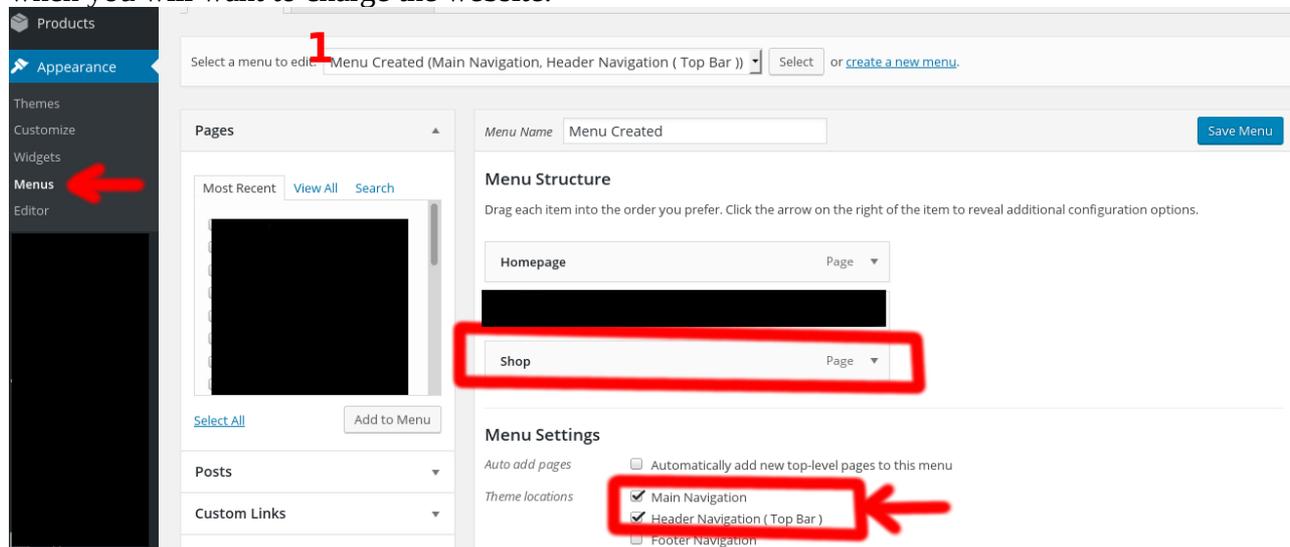
Login back (in case you disconnected) to your Wordpress dashboard (if you forgot how: yourdomainname.com/wp-admin) go to Plugins > Already Installed > WooCommerce Stripe Payment Gateway, click on Settings and enable it. You will be asked to enable it and input the Stripe API keys. (you find them from Stripe Dashboard > Settings > API Keys)



For adding products on your website check this tutorial:

<https://docs.woocommerce.com/document/managing-products/>

On your Wordpress dashboard, go to Appearance>Menus and add on the Main Menu the Shop Page (it's created auto by WooCommerce) inside which you must have the products. That's important for when you will want to charge the website.



Now, you will wonder why i've haven't spoken about anything else on the website, like the landing page, Terms of Use, Privacy Policy, etc. Well, that's because Stripe will never look at your website if you do your charges right. If you raise enough red flags for them to manually check your account, don't worry, it wont make any damn difference if your website looks amazingly legit or not. Trust me, i've put this to test myself as i'm a lazy bastard and I did not wanted to work for 1 week only to make a beautiful website as I wont use it too long. But, if you want to do that, you can find tons of information on Youtube and other sources. Connect to you Carding Operation RDP, get into the Carding Setup with your Ccs and socks5, head to your shop, "buy" your created products, check out and your are done.

Trust me, this is enough for at least \$10k for the first setups, till you get your business really going, gathering experience, etc. Do you think \$10k is low number? Pay attention to the chapter 4, and make sure you do your job very good and you will pass that number.

Q&A:

What's the best charging schedule and why?

Well, I make an initial charge 24 hours after I complete the setup. Why? Because I would not want to raise any flags by charging in the hours just after is finished. Don't ask for a rational answer on this one, call it guts or experience. Many other professional carders stopped charging in the first day after Stripe upped their game in March this year.

For the initial charge I keep it under \$100. Why? Because it's the most important charge of the setup. If this charge gets disputed in the first 7 days, all your work goes to waste. After the initial charge lands in your/your cashier bank drop account, you can start charging normally.

How many card in a day and what amounts?

It means max. 3-4 cards at a maximum \$200/charge. (I know pros are charging more, I charge more,

but remember, this is a guide for noobs and not to experienced carders, so first you have to see it works, after that everybody will get his mojo and experience and you will do how you will feel) Make sure you are not charging in the middle of the night of the card holders time zone. I don't say it wont work, but again, it's best to act as much as you can as a legitimate customer. So, if you have NY cards, try carding after 5 PM Eastern Time, but not later than 12 PM. Again, this is just an informed gues, it does not need to be taken literally. (Sometimes I've charged at 2-3 AM)

When not to charge?

I never charge on weekends. Most of us wont do it. Why? Because people tend to spend more on shopping in the weekends so they tend to check their balances rather often between Saturday and Sunday. It would be odd for a card holder to see that they had \$1000 balance on Saturday and on Sunday only ... \$800.

I've heard there are other ways, using EIN business number and stuff like that. Why don't you tell us about those?

Mainly because this guie is targeting noobs and people that didn't have too much experience with Stripe/Braintree. But that's quite easy. Just try registering online for EIN. You'll get it in no time. All online.

Why does Stripe close your account?

Mostly because they figured out a problem in your charging patterns. Even if your charges went through. So why would that be? Well, its mostly related to your socks5. The socks must be ultra-clean, not blacklisted on any database, the socks must be from the same state as the CH (card holder). Why i'm stating such an obvious thing? Because i've charged a card that had a Socks5 from 15 miles away. The issue was that the socks was from another state. Eg: Card from New York, Socks5 from New Jersey. So, make sure your socks are clean.

Other issue is fingerprinting. So make sure you really are changing the user agent every charge and your canvas blocker is working.

If you have lots of declines, don't be surprised. If you have charge backs, just resolve the issue by refunding. Don't wait for the resolution, just refund!

Why do I receive "Verification Card" email?

You've used bad cards, abused cards or bad socks5. One of this 3 is the most obvious.

1. So, your cards must be fresh, because even if the charge is going through, the bank can raise flags. Remember that the CH bank "talks" to Stripe Bank about charges, not directly to Stripe, so you wont even see it coming.

2. If the card is bad, meaning is dead because of fraud, you have lots of chances that your account will be flagged.

3. Bad socks5. I've told you before. Don't buy socks that have risk score above 5.0. Never use a Socks5 that's more than 80 miles away from Card Holder billing address.

One more thing is your Stripe setup RDP. That's the RDP you are using when connecting to your dashboard. That RDP must be very clean. Like a charging socks5 clean. Risk score less than 5.0 (I recommend you to buy with risk score under 2.0). No blacklist. Less than 80 miles from the fulls address.

They've sent me "Verify phone number" email. What do I do?

Don't panic, as i've explained above, you will use textnow.com phone number to verify your account and your in the clear. No biggy.

They sent me "We need your ID verification" email. Is the setup burnt?

No, it is not, you go to secondeyesolutions.ch, buy a \$30 front and back ID, upload it to Stripe and again, you are in the clear.

Why do I get 7 day payroll instead of 2 day?

Mostly because of bad RDP. If your RDP is not residential, it's a commercial server, or it's blacklisted you will receive 7 days payroll. If you have a restricted by Stripe bank account you will receive 7 days, but that's really rare. If you use a non-domain email. (yahoo, gmail.com, etc.)

How do I keep the setup alive for as long as I can?

Make sure your declines are less than 5%. That's 1 decline at 20 charges. Sometimes is hard to do that because you might encounter bad cards or abused cards. But, to avoid that, make sure you use only the Stripe BINs that i've listed here and make sure your Ccs resource is great. Do not over charge (meaning...charging 20-30 cards a day if the setup is in it's first or second week of life). Avoid re-using the socks5. So if you used a Socks5 for a card last week and you have another card from the same area, find another socks5 for this one, a fresh one.

CHAPTER 4. Setup Braintree Payments

What's needed:

No money.

1 x Full (use the same used on Stripe if it has a credit score above 700 and expand on it)

1 x RDP (use the same used on Stripe)

1 x invoice service

1 x email domain (use the same used on Stripe)

1 x bank drop account (use the same used on Stripe)

1 x CC with billing address close to Fulls address.

For Braintree Payments you can use the same kind of setup as for Stripe, but instead of installing the Stripe WooCommerce Payment Gateway, you must install Braintree Payments for WooCommerce. That's the already known way.

But for this, **i'll teach you a PRO method that not even some pro carders know about** (and trust me, I know pro carders and its amazing when I found out that they did not know about this).

Again, this is a method I use, it's working, it's legit and if you work it like I do it will bring you lots of money. Practically doubling the profit you make from Stripe.

How do I create a Braintree account? Well, Braintree its a bit tricky, because Braintree can “read”

your fulls Credit Score, Credit Record and can perform a Background Check. So, in order for you to pass you will need to know as much as you can about your full. You will be asked identification questions, mostly about past addresses and questions from credit record. Why it's important that your Full to have a high credit score? Well, because that will lower the risk score on Braintree part. Your full will look trustworthy of running a business.

Where or how to get those fulls needed?

1. Again, the easy method is by going to TradeRoute Market → Whose have Credit Report, Background Check and for some extra \$\$ you can get Mother's Maiden Name, Drivers License and Motor Vehicle Report. (With this kinda information you can open Bank drops very easy)

2. Or, you have the other method, which implies you creating a full from scratch.

SSN and DOB

For those two informations head to <http://cardrockcafe.so> or <http://robocheck.cc> or <http://ssndob.so> and search for the victims SSN and DOB in their database. You can pick a victim name from a card that you have, from a full that's not complete, etc.

Those resources will give you your victim/full address too.

Background check

Head to <https://www.peoplesmart.com> or <https://www.truthfinder.com> and create an account (with the help of a temporary email – you read about it before on this guide). Make sure you are on the Carding Setup, in the Carding Operation RDP. Make sure you have a Socks5 that is matching or close to the Fulls location and that you have a CC that has the billing address close (not further than 80 miles) to the fulls location. When introducing the card details, make sure you use the Card Holder name and address and not the Full what you are working on. After you created the account, card the background check. Save the background check to PDF as you will use it later for the Braintree setup.

Credit Report & Credit Score

This is tricky. Head to <https://www.freecreditreport.com> or <https://www.quizzle.com> and order one. Type all the information asked from the Background check and the SSN/DOB you already have. Here comes the tricky part. You have to answer to the verification questions and sometimes you might be asked to answer a question that is inside the Credit Report. But how can you, as you dont have the credit report. Never mind, just guess it. If you don't get it from one resource, you will get it from another one. If you run out of credit report resources, just google “free credit report” or “payed credit report” and try again. For the payed ones you will have to have the same Carding Setup on, with a Socks5 close to the fulls location and a card needed to card the report. Same, when youre introducing the card details use the card holder's ones and not the full one. Make sure you get a Credit Report WITH Credit Score. Why? Never use a full that has less than 700 credit score on Braintree setups.

Now that you've learned how to create Fulls from absolute scratch, let's get back to Braintree.

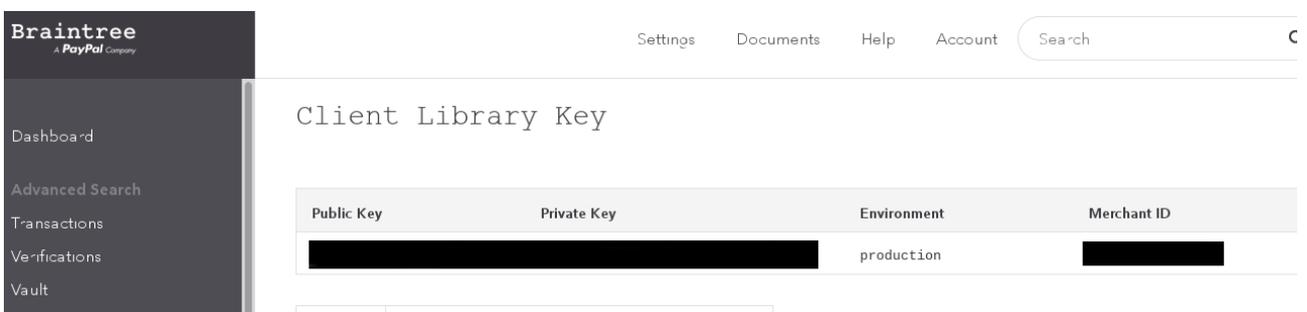
Read your Credit Report and Background check. Keep them opened as you will need to search for information inside them. Open a new browser tab and head to <https://www.braintreepayments.com> and click on Sign Up Now. Insert all the requested information (SSN, Dob, full name, address, business description, webiste, your domain email bought from namecheap, business address – use the same as the full, etc.) and prepare for the verification questions. You will have about 2 minutes to answer each question. Take your time but make sure you are fast enough. Mainly they focus on past addresses and past credit information like mortgages and auto-loans. So make sure you have

the credit report and background check opened somewhere near those. (or use CTRL+F to find them fast)

If everything goes well, you will see a screen with Congratulations! Or something like that. Head to your domain email and see what email you've received from Braintree. It can be one of two options:

1. Your account is under approval, we will reach you in 1 business day with an answer. → you have 95% chances to get accepted for an account, so don't worry too much. Next day you will receive the approved email and inside is a link from where you will be able to complete your account, meaning you choose your login email and password. **(You have to be login into your Braintree RDP!!!)**
2. Your account is approved. In your next email (often they send both emails at the same time) you will have the link for finalizing the account.

Once you've done that, go to Account My User, you will see API Keys. Click on “view”. You will see this image. Keep the browser tab open.



Meanwhile, open another one and go to <https://www.hiveage.com/> type your domain email and click on “Try it for Free”. You will get to this screen:



The image shows a screenshot of the Hiveage sign-up form. The form is titled "Sign Up for Hiveage" and has two input fields: "Email" and "Password". The email field contains the placeholder text "username@yourdomainemail.com". The password field is filled with 12 black dots. Below the password field is a text box with the following text: "Your password must be at least 8 characters long, and contain at least one lowercase letter (a-z), one uppercase letter (A-Z) and one number (0-9)". At the bottom of the form is a blue button labeled "Create Account".

Use a password (make sure you'll remember it) and click on Create Account. Next screen will be this one. Use full name, register the account for Personal account, type a name inside for the Hiveage ID and click Create Business. After this screen, click on your “business”.

You're almost there!
Just one more step to set up your Hiveage account and send beautiful invoices

Your Name

This Account is for

Me (e.g. Freelancer)
 My Organization (e.g. Business or Charity)

Hiveage ID — This can be anything you want.

.hiveage.com

By clicking 'Create Business' you agree to the [Terms of Service](#) and [Privacy Policy](#)

Create Business

Now get to your domain email and verify your account. This is important as you won't be able to send invoices without a verified account. After this step, click on "Upgrade" (you see it on the horizontal menu up the page. Now scroll down below the packages they offer (remember, we are trying to do this as cheap as we can lol) and you will see gateways. Here select Braintree.

<p>✓ ENABLED</p> <p>✓</p> <p>Track</p>	<p>Razorpay</p> <p>Gateway</p>	<p>PayPal</p> <p>Gateway</p>	<p>Offline Payments</p>
<p>stripe</p> <p>Gateway</p>	<p>Authorize.Net</p> <p>Gateway</p>	<p>ACH Authorize.Net</p> <p>Gateway</p>	<p>Braintree</p> <p>Gateway</p>

Go back to your Braintree tab and copy the Merchant ID, Public Key and Private Key and paste them here. Choose a currency. And click on Save and Enable.

Braintree **Save and Enable**

Enter the following information to enable the module ([Read knowledge base article](#))

Merchant ID

Public Key

Private Key

Merchant Account ID (Optional)

Assigned Currency

Enable this gateway for all outgoing invoices by default



- Download as PDF
- Invoice Activity
- Post Comment
- Enter Payment
- Mark as Sent
- Duplicate Invoice
- Convert to Recurring

Now, on the left menu you will see “invoice”. Create a new invoice, create a new client (fake name, fake). Just type a product name (I never bother my head with those details) and the price and save the invoice. Now you should see this screen. Just click on More and Preview. The browser will take you to the link for your invoice.

The link should look like this:

<https://youhiveageIDyouchoosedearly.hiveage.com/invs/m2ozvIvFFvbwEs/preview>

Delete “preview” so In the end you'll end up with this

<https://youhiveageIDyouchoosedearly.hiveage.com/invs/m2ozvIvFFvbwEs>

Copy this link from your Braintree RDP and paste it into a .txt document in your Carding Operation RDP.

Get your Carding Setup going (Remember the RECAP 15 steps? That's the Carding Setup. Starting from step 7) and after everything is in place, instead of going to your Stripe “shop”, just paste this link into your browser. On the upper left corner you will see a green button “Pay with Braintree” or “Pay Online”. Click it, type your card details. **Rinse and Repeat!**

Was it hard? No!

BONUS TIP!!!

This works with Stripe too! So, instead of trying to make that “shop” you can enroll to this invoice service with Stripe Gateway. But! Remember: You **can't** use two Hiveage on the same RDP. So you will need one RDP for your Braintree Operation and one for your Stripe Operation. Both should be close to the fulls location, both with very low risk score and proxy score. If you choose this option, than for one of the setups (Stripe or Braintree) on Hiveage you will have to use a fake name when creating the account. (To make myself understood, we are talking about the Hiveage account here!)

Q&A:

I saw that on Hiveage, the account is free for only 14 days. What I do after that?

Well, after those 14 days you can buy a prepaid amex from market from some vendor, or, the easiest way is to buy for the Braintree Gateway for 1 month (it's quite cheap, less than \$10) with a Credit Card that is really close to the fulls location. No need to use proxifier and tweaked firefox as for Hiveage you are a legit customer because the Braintree/Stripe RDP will protect you. The downside is you might experience a chargeback and your account will be closed. If you freak out reading this, use the first option.

Any tips so I wont get my Braintree setup burnt?

Yes. Do not create spikes in charges. Start slow, 1-2 cards/day with charges of up to \$150/each card and grow steady: Next week 2-3 card/day. In the third week go 2-3 cards but larger charges, let's say...up to \$300-350/charge. Same as on Stripe, don't charge on weekends, don't charge on strange hours, don't pay all the invoices you've created in a 5 minutes window. Act like real customers would. Use the same BINs as for Stripe.

You haven't said anything about initial charging and stuff. Why?

Braintree is different from Stripe. A bit. You make the initial charge (less that \$100 is my

recommendation, same as Stripe, not in the 1st day) but you wont have to wait 7 days. After 3 days, the initial charge will land in your account and you can start charging as explained above. Braintree is similar to Stripe in the idea that they will transfer every batch of charges every two days.

DONE! After you end reading the guide, read it again than start making money my friend!

EXTRA INFORMATION FOR YOUR ENJOYMENT!

(Thank you Ginseng, you are amazing! Lol)

Disclaimer: I do not endorse any of the links below, I just want you to check them and make your own idea if they are good or bad. I want you to have more options and more so to see how this vast fraud scene looks like. (most of noobs never got to this links. If YOU did, don't think that everybody did, so don't get cocky. lol)

Credit card autosshops:

<http://rstor.su>

<http://st0n3d.su>

<http://cardz.cc>

<https://dshop.club>

<http://uniccshop.ru/>

Paypal/Bank logins autosshops:

<http://slilpp.biz>

<https://horux.ru/>

Mother Maiden Name search:

archives.com

ancestry.com

Background Check providers:

<http://www.intelius.com>

<http://checkmate.com>

<http://equifax.com>

<http://thatsthem.com>

Credit Report providers:

<https://www.quizzle.com>

<https://my.bankrate.com>

freecreditreport.com

creditkarma.com/free-credit-report

BIN checker:

<http://www.bins.pro>

<http://bin-search.net>

Verified by Visa verification:

<https://tdsc.ftpsllc.com/vbv/activate>

Credit Card checker (careful, might hurt the cards):

<http://ug-market.com>

<http://electronicpromo.net>

One more page down below :)

I hope you've enjoyed lecturing this guide. I think you can recognize that i've put a lot of work and passion so it would be really helpful. For this, please do not share this guide with anybody as you got it for a fraction of the price others sell this kind of information.

Please respect my work and respect other members of this community even if lots and lots of them might seem harsh and cocky, so please don't resell or leak this guide.

Remember than nobody knew everything from the beginning, at one point you wont be a noob anymore, (i'm talking to the noobs here, not to the pros, so stop bitching. Hahaha) but remember that you can build your reputation and make way more money if you help once in a while, rather than acting bully and not profesional.

-

G.

UPDATE 2019

Since the old markets are gone, you can find me on Empire Market and on WallStreet Market under the same username: Ginseng

I do currently offer a 2019 up to date Virtual Carding Course for those that are interested in new Stripe methods, Business Bank Drops and updated resources. This Course is for newbies and intermediate users and for all that are interested in making money from Stripe with a working method.

Of course, this brand new Course is quite expensive so please read those free guides and try to make money and open your mind for fraud!

Please leave an UPVOTE on Dread if you found this guide there or a nice word on the source where you found it.