

entally Intoxicated with Truth

How it all works...

The key to making a illegitimate account last is to make it look real, and as real as possible. There are three obstacles to making a hacked account, the certificate number, the personal information, and the billing information. The latter is the most important. Credit cards can be checked easily, since most banks that offer credit cards have automated systems to check credit cards. America Online now (Jan., 95) checks credit cards within 48 hours. In October and November of 94 it took them four to six days to check, and in June of 94 it took them ten to fifteen days to check. It wouldn't surprise me if by June of 95 it took them less then four hours to check. So, what does all this mean? It means that if you use generated credit cards, it is getting increasing more difficult to make long term accounts. Using stolen or other real credit cards requires the difficult task of obtaining them. There are only five methods by which you can pay for America Online; Visa, Mastercard, American Express, Discover Card, and Checking. Of the five, only one cannot be checked by an automated system. Checking accounts cannot be checked as easily as a credit card. Also, for America Online to debit funds from a checking account they need the user to physically mail (yeah, snail mail or fax) them a

canceled check and some other information. The checking system is the key. Since they require the user to mail them something, if the user mailed it the very next day, it should take about three to five business days to get there. If you create a illegitimate account using a valid bank ACH number, and a fake checking account number, the account should last about three to five weeks. If you create a illegitimate account using a valid bank ACH number, and a fake checking account number and change the ACH and checking account number every two or three weeks, the account should last between six to twelve weeks. The limitation of the checking account method is that the account will be limited to \$50. So, make a few illegit accounts, what the hell, make ten or twenty or fifty.

What the hell is an ACH transit number? It is the number that every bank uses to allow funds to be electrically transferred from a checking account. These numbers are publicly available from any bank. The numbers are also available in certain financial directories.

There are three steps to creating an illegitimate account using a fake checking account.

First, you need a certificate number to enter, they are the number and words on the AOL membership kit. You can order 12 for free per month on AOL if you have a legit account. Otherwise, you can get them in the 'free' AOL membership kits included in magazines or ask some people online for one. Note, some certs can be used over and over again, they are referred to as never-ending certs, unkillable certs, and other like terms. They simply can be used over and over again. To get a never-ending cert, someone will have to get one from someone.

Second, you need to enter personal information. The America Online system checks to make sure that the area code, state and zip code all match. Since you don't want to use your own town or state information, and chances are you don't know too many zip codes and zip codes of other towns in other states, I have included several for you. Simply pick one and enter it.

Third, you need to enter billing information. The checking option only appears after you choose "More Billing Options". I have enclosed in this document the ACH transit numbers of several banks, so once you have chosen checking, enter the bank name, it's location, and it's transit number. Then make up a random account number, just make sure it is nine digits. After the account have been active for about two to three days you will received mail from the billing department. Just ignore it, they are asking for authorization to debit from the checking account you entered. You will get another mailing from the billing department about two weeks after you received the first one, and a third about a month after your received the first one.

That's it, just make a screen name and you have a kewl new account. The \$50 limitation is a problem, but it takes about 5 minutes to make a new account, so it isn't really a problem.

Have fun.

