

# Same Day CPN Exploit

A **new complex exploit** promises to give fraudsters the ability to create and use a synthetic identity profile within 24 hours.

Traditionally, new synthetic identity profiles have taken 30-60 days because people rely on using inquiries and authorized user accounts to build up a profile over time.

This new exploit relies on using aged bank accounts and a service called TextVerified to exploit a “backdoor” into credit bureau Experian.

## How It Works

### **Step 1 - Collect fraudulent identity information:**

The scammer gathers a fake name, date of birth, and finds an expensive home address (over \$200,000) on Zillow. They then select an unassigned Social Security Number sequence like "791-89" or “766-87."

### **Step 2: Create untraceable communication channels:**

The tutorial recommends obtaining bulk disposable email addresses from z2u.com and using BetternetVPN with mobile phones on LTE networks to avoid detection.

### **Step 3: Identify existing bank accounts for exploitation:**

The fraudster needs access to accounts with at least three months of paid bill history to "merge" with the synthetic identity.

### **Step 4: Apply for initial creditors**

The scammer applies to Citibank, Capital One Bass Pro card, and clarityservices.com to establish "public records" for the synthetic identity.

### **Step 4: Manipulate credit reporting systems with TextVerified**

The tutorial details accessing Experian through annualcreditreport.com as a "backdoor" method. Temporary phone numbers from textverify.com are used to avoid personal connections.

### **Step 5: Artificially boost credit scores:**

By attaching legitimate bill payment histories to the synthetic identity, the scammer can generate an instant credit score.

Once inside the system, the fraudster identifies bills from the legitimate account that have been paid for at least three months, then reports these to the synthetic identity.

The merged identity technique works because credit bureaus use matching algorithms that look for partial identity matches when consolidating records. By strategically presenting different versions of the identity to different systems, fraudsters exploit these matching systems.

After creating the synthetic identity, the tutorial which of course is made for “educational purposes only”, promises that they can provide details how to liquidate the CPN profile for \$20,000 the very same week.

Other tutorials on the YouTube channel would lead one to believe that they purchase iPhones with the profiles.