



Citi Gold / Citi Regular OpenUp (Bank/CC Application)

We had covered WellsFargo Carrier Credit Card Application , now we will cover how to open up **Citi Gold**.

Here is the setup we will be using :

(Some provided links may not work if you are watching this tutorial a bit later (as of March 2026 here provided are the tools I am using)

As same the setup is working for me the best hence we will proceed with the same

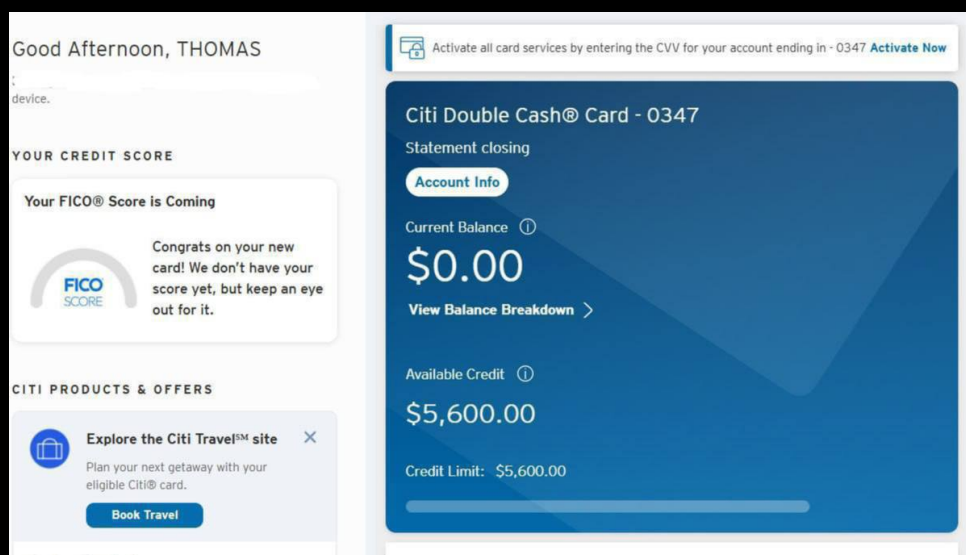
So as we have covered bank open-up , we need an eSim for this tutorial , I have already covered how to card an eSim or you can buy from sellers.

We will lookup whom did the eSim previously belong to ? , and lookup his SSN and apply this credit card

Missed my previous Teaching ? (below are the links :)

1. **How to Card eSim** -----> [\(CLICK HERE \)](#)

2. **How to Activate eSim** -----> [\(CLICK HERE \)](#)



This method can again be used for any Citi Cards (here is another Double Cash Card)



Tools being used :

1. eSim (Carded from) : a . <https://www.mintmobile.com/>
b. <https://www.t-mobile.com/support/plans-features/t-mobile-esim-app>

(You can card from either of the above just get a eSim from anywhere even a seller works , main thing it should have a previous owner.)

2. Phone Number Lookup : <https://www.usphonebook.com/>
<https://thatsthem.com/>

3. Cheap SSN Lookup : Telegram : @OneSsns_bot

4. Anti-Detect Browser : <https://ls.app/>

5. Proxy : https://t.me/luxsocks_bot | Telegram : @luxsocks_bot

Now I assume you have sourced your eSim , or if you need a seller let me known on Telegram (@OpiumKeeper)

Now once you have eSim we will reverse lookup the previous user of the eSim , as carriers usually re-assign numbers , so we lookup previous owners name who owned this number (We are doing this as his number will already attached to his credit history so applying becomes ease)

We will use : [usphonebook.com](https://www.usphonebook.com)



Free Reverse Phone Number Lookup

Search by:

☒ Phone
 ☐ Name
 ☐ Address

Please enter a 10 digit phone nun

Search

Search Nearby

A reverse phone lookup allows you to find the owner of a phone number and a whole lot more. Search by entering in a 10-digit phone number and

Reverse Phone Lookup /

(702) 663-6636

702-663-6636

Found 1 results

Location	Las Vegas, NV	Line Type	Landline
Carrier	AT&T	Spam Risk	Low

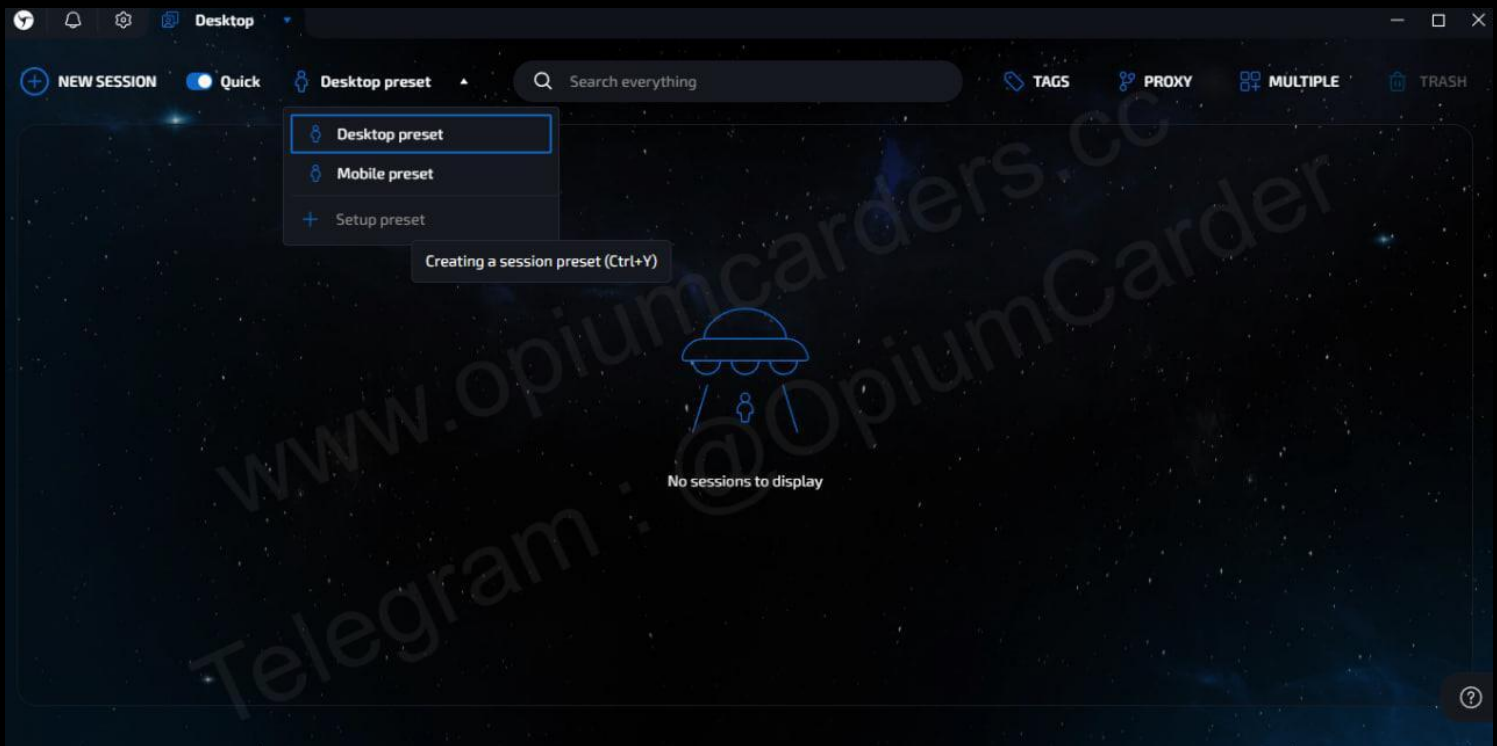
SPOKEO

Find Out Who Owns This Number

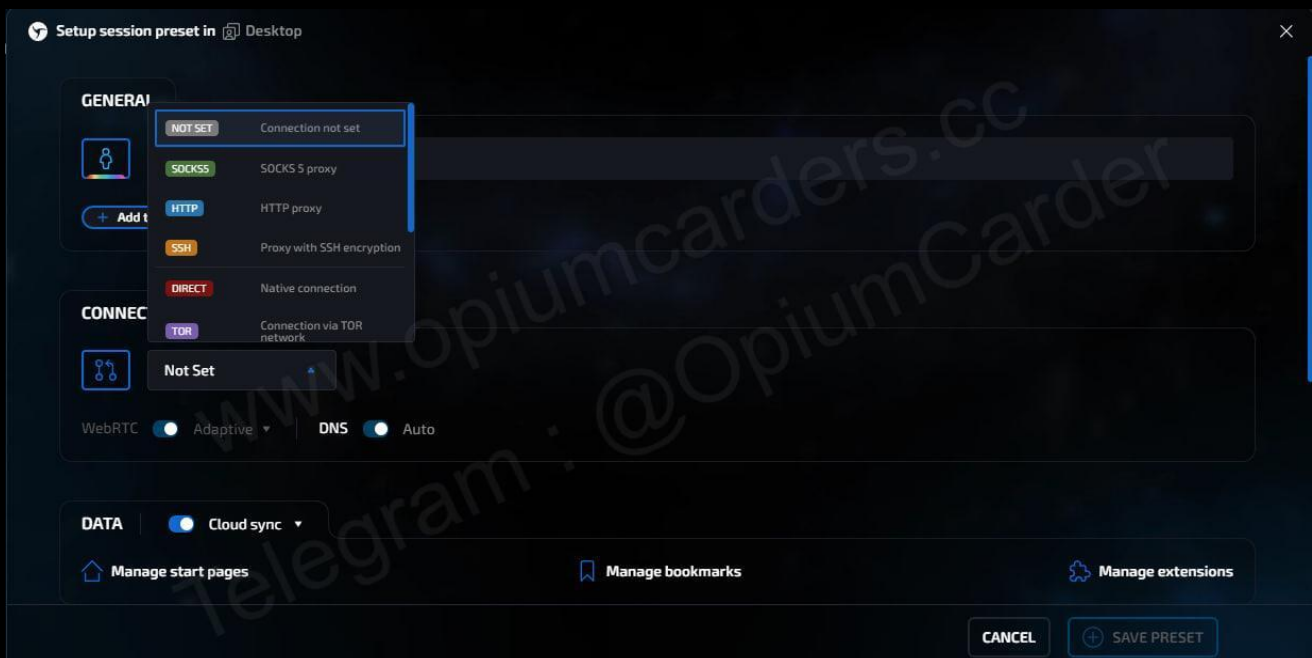


So the steps till here was same coping up the eSim further we will now learn to do this in the Linken Sphere 2 (Anti-Detect Browser) we will learn how to setup a iPhone Profile in it

- Mocking the iPhone Useragent for the application , and some people had confusion on how to use the browser .

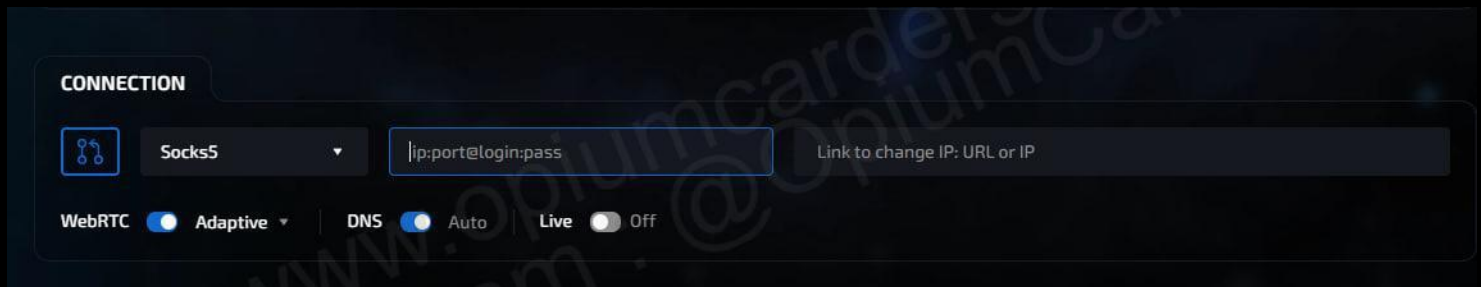


We will here choose the Mobile preset (and this allows the proxy to be used on the mobile preset).

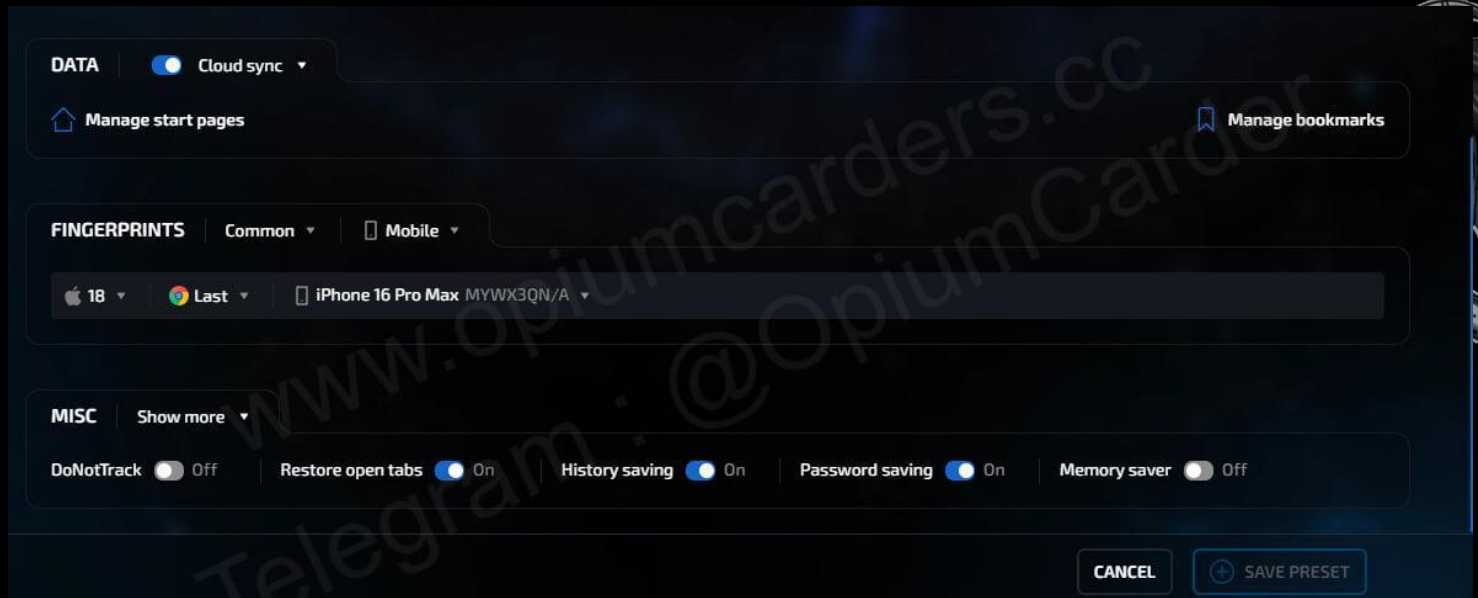




In above choose the Socks5 proxy and same enter ht IP:Port and Username and Password , (provided by the proxy provider all provide in the following format)



Provided the format here makes it clear , I hope (still if you got any doubts , I am one DM away)

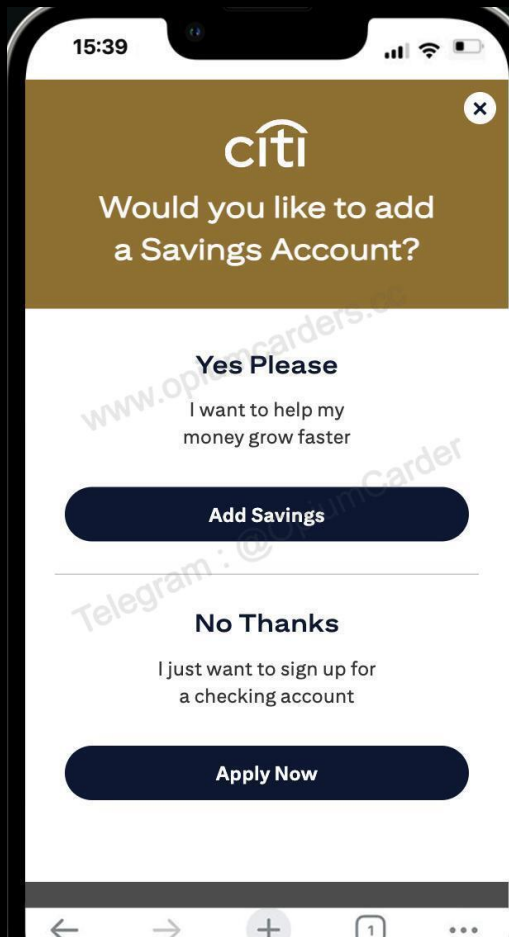


Choose the and fingerprints we are gonna choose iPhone 16 Pro Max

- Why ? , cause when surfing for the fullz info I got to know the user agent of the victim , so tryign to match it at most

- Doest it matter ? , No but when you can Why Not ? . That's all these jobs mean , Steps are same just keep trying (only issue beginners don't have enough money to burn and they leave without trying)

Now let's move to the Filling directly , Just search in google for "Citi Gold Application" as others state gives other links for this bank , Click on the First Link.



Click on " Yes , add savings " and scroll down.

Fill in the details and hit on "Continue".





15:41

Address

2595 Atlanta Ave

Apt./Ste./Other (Optional)

42

City

Riverside

State

CA

ZIP Code

92507

Email

godhatescrybaby@gmail.com

By providing your email address, we may use it to contact you about your account and tell you about

← → + 1 ...

Here is the example to fill the data , here is where you fill the eSim looked up fullz.

15:41

Email

godhatescrybaby@gmail.com

Home Phone Number

(***-***-****)

☒ I want to use my Home Phone Number

Citizenship

United States

Is there a joint applicant?

☐ Yes

☒ No

Referral Code (optional)

Please create a security word

← → + 1 ...

For the mail you just make one on @yahoo.com or @gmail.com and fill in (make sure the name matches)



15:41

☐ Yes

☒ No

Referral Code (optional)

Please create a security word.

You may be asked to provide this when you call us. It cannot contain numbers, special characters or spaces.

Security Word

Continue

Important Legal

← → + 1 ...

Here choose your own security keyword.

After filling majorly there are three ways this can go , and we will now address all three common error you may face

1. Thank you for Applying but failed : This means the fullz is either bad or the credit score of the fullz is bad.

18:39

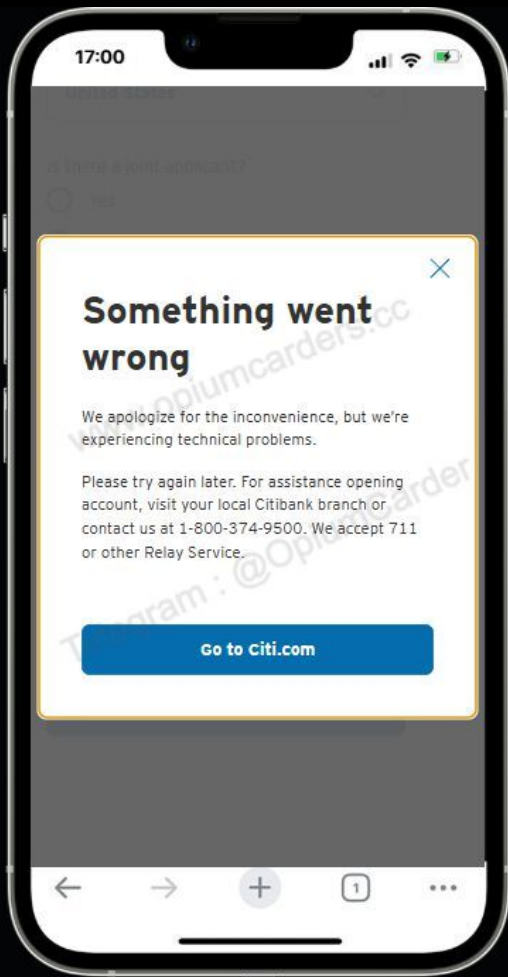
citi **FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government
Citibank, N.A.

Thank you for applying

Unfortunately, we weren't able to approve your Citigold® | Regular Checking & Citi® Savings Account application. We'll send you more information within 7-10 business days.

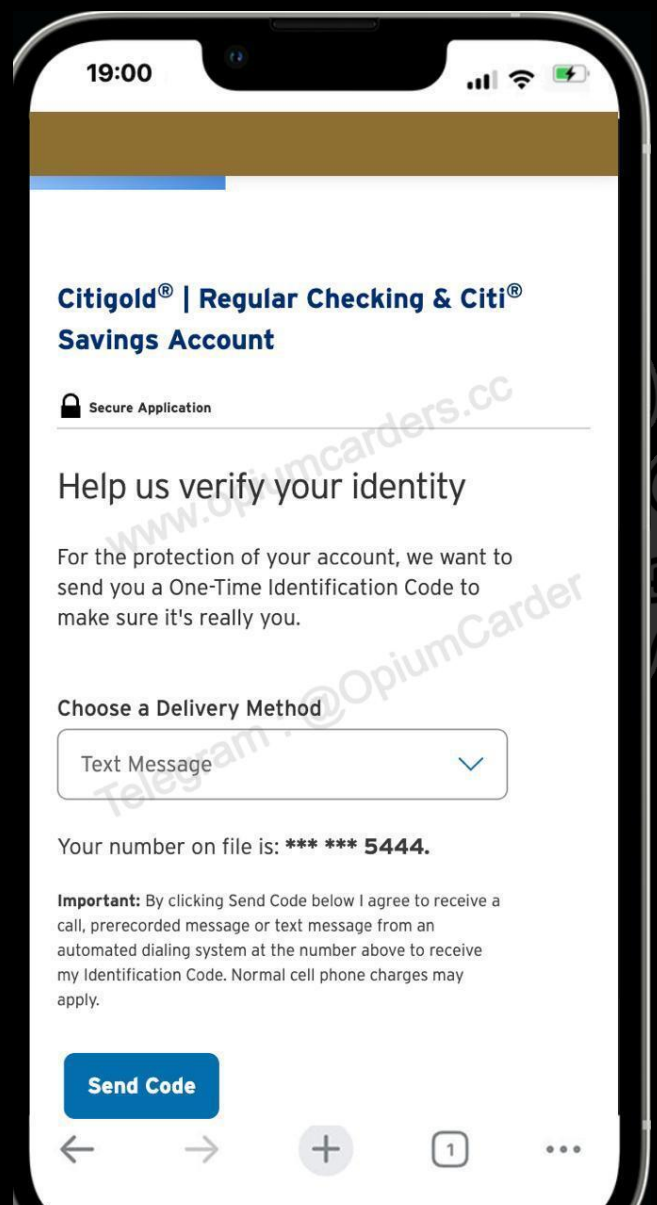
Exit Application

← → + 1 ...



2. Something went wrong : This clearly shows that your IP is bad , change the socks checks for dns leaks and ip-score

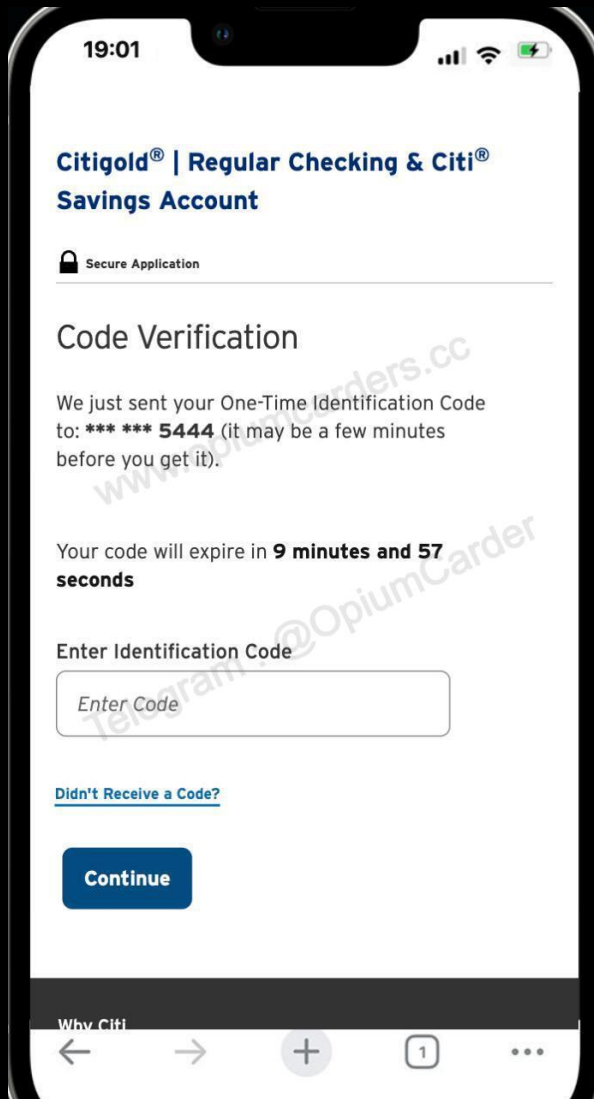
Better to switch to different state IP if this appears.



3. Verify Identity : This means your fullz and ip both are good and we can continue with the application.

So Citi bank automatically fetches the number on the file (This is the eSim number you have access to , as we are using the eSim and the previous eSim owners address.)

Now send the code and check your eSim for the OTP.



Fill in the code and hit on "Continue".

Now let's move with the Employment Status , hit on Next.





19:01

Employment Status

Full-Time

Please tell us more about your employer.

Employer Name

Employer Country of Incorporation

United States

Employer Industry

Employer Industry

Occupation

Occupation

Is this your source of wealth?

☐ Yes ☐ No

← → + 1 ...

Enter the details same as me here and choose the same options.

Here you can write the job from the report you got either from truthfinder or mylife , else invent one.

19:03

Is this your source of wealth?

☒ Yes ☐ No

Great let's wrap up with a few final details.

Country of Employer HQ

United States

Annual Income

\$50,001 to \$100,000

Are you receiving any pension or retirement payments from this employer?

☐ Yes ☒ No

Next

← → + 1 ...



19:03

Money Transactions

Will you regularly deposit more than \$9,000 in cash on a monthly basis?

☐ Yes ☒ No

Do you intend to deposit any Monetary Instruments (Money orders, Travelers check, Bank/Cashier checks) with a value greater than \$9000 on a monthly basis?

☐ Yes ☒ No

Do you intend to send or receive international wires/transfers?

☐ Yes ☒ No

← → + 1 ...

Choose the same options here.

19:04

Citigold® | Regular Checking & Citi® Savings Account

Secure Application

Set Up Online Access

Create your user ID and password.

User ID Guidelines

- 5-50 characters
- No spaces
- Different from your password
- Cannot contain 8 consecutive digits from your ATM/debit or credit card number(s)
- Cannot use the last 4 digits of your SSN or the first 4 digits of your Citi account number
- Cannot use any email address
- Composed of only letters, numbers, periods, @ or underscore (_)

Create User ID

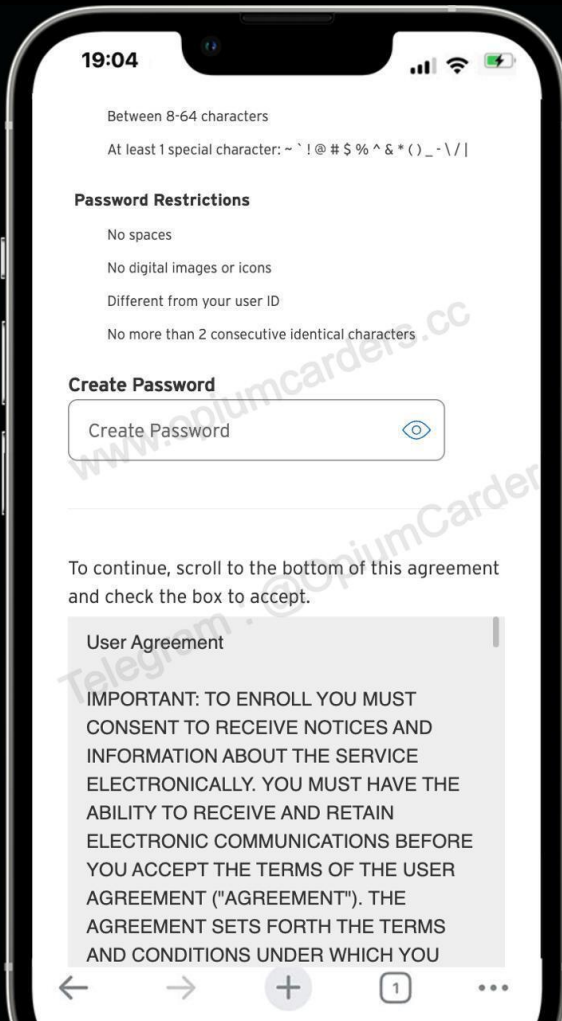
Create User ID

[Important Notice About Your User ID](#)

Password Guidelines

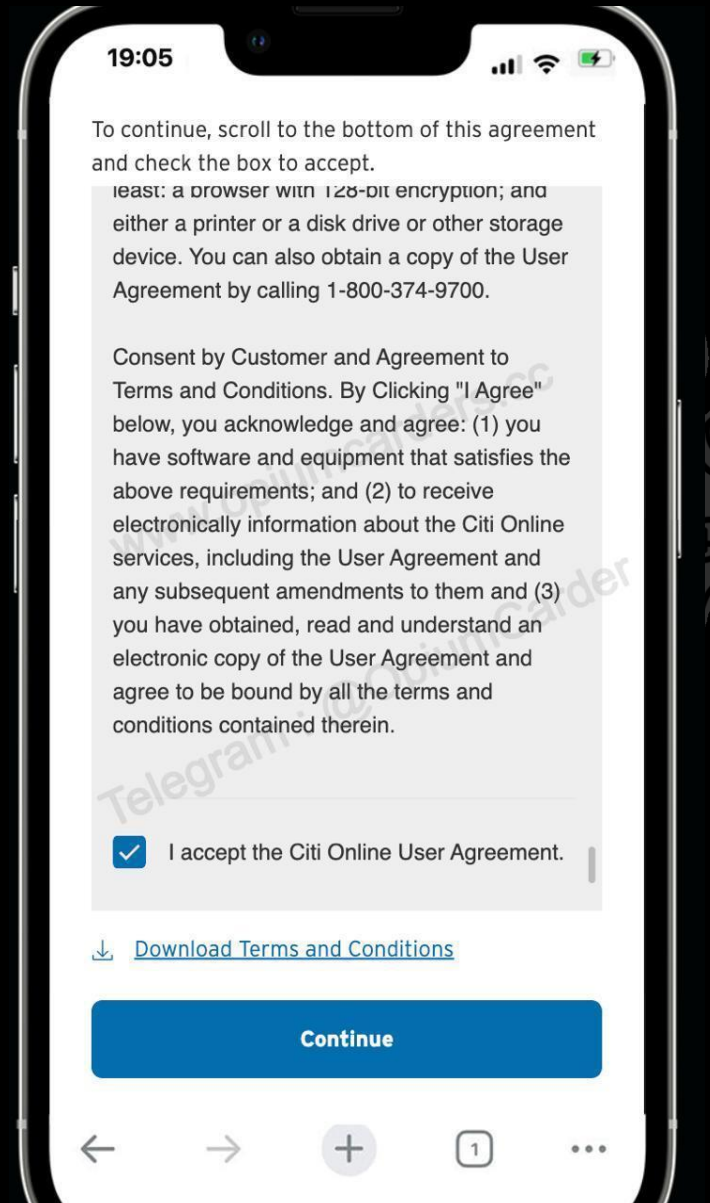
← → + 1 ...

Now let's setup and online userID for the particular account , create one userID , note this down as this is what we will be usign to login into the bank account.



Create a new Password for the account

Then click the " I Accept the Citi Online User Agreement " and click on "Continue"





19:05

Secure Application

Tax Certification ?

Applicant SSN or ITIN: 048-56-5426

Have you been notified by the IRS that you are subject to backup tax withholding for failure to report all interest and dividends on your tax return?

☒ No, I am not subject to backup tax withholding

☐ Yes, I am subject to backup tax withholding

By choosing this option, I certify under penalties of perjury that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other **U.S. person**; and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Note: The IRS does not require your consent to any provisions of this document other than the certification required to avoid

← → + 1 ...

Here choose "No" and scroll down

19:05

subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and

3. I am a U.S. citizen or other **U.S. person**; and

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Note: The IRS does not require your consent to any provisions of this document other than the certification required to avoid backup withholding.

eSignature

☒ I, Glenn Roy, have reviewed this information and am electronically signing this form on 02/12/2026.

First Name

Glenn

Last Name

Roy

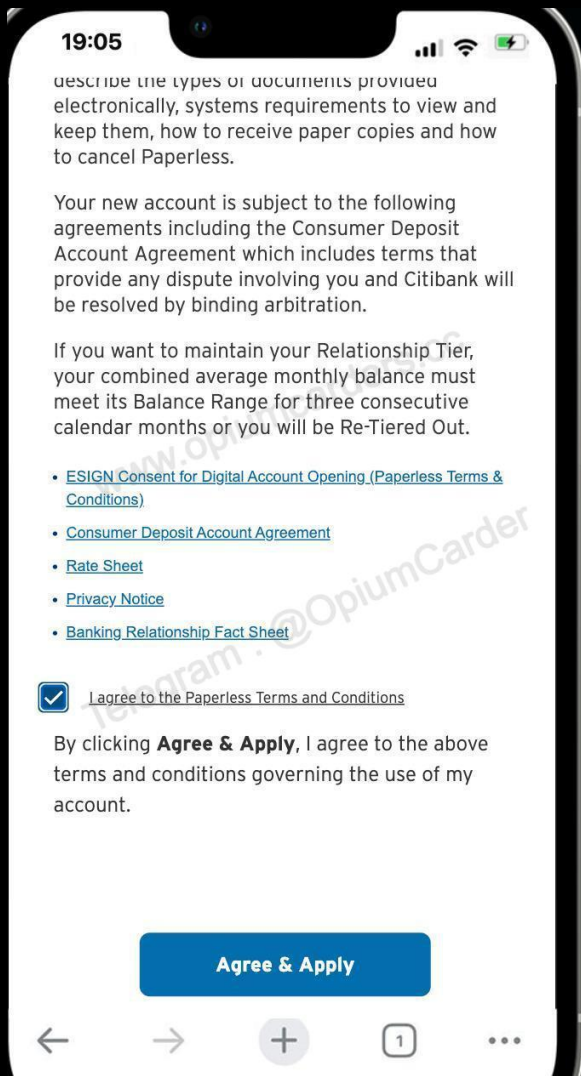
Today's Date

02/12/2026

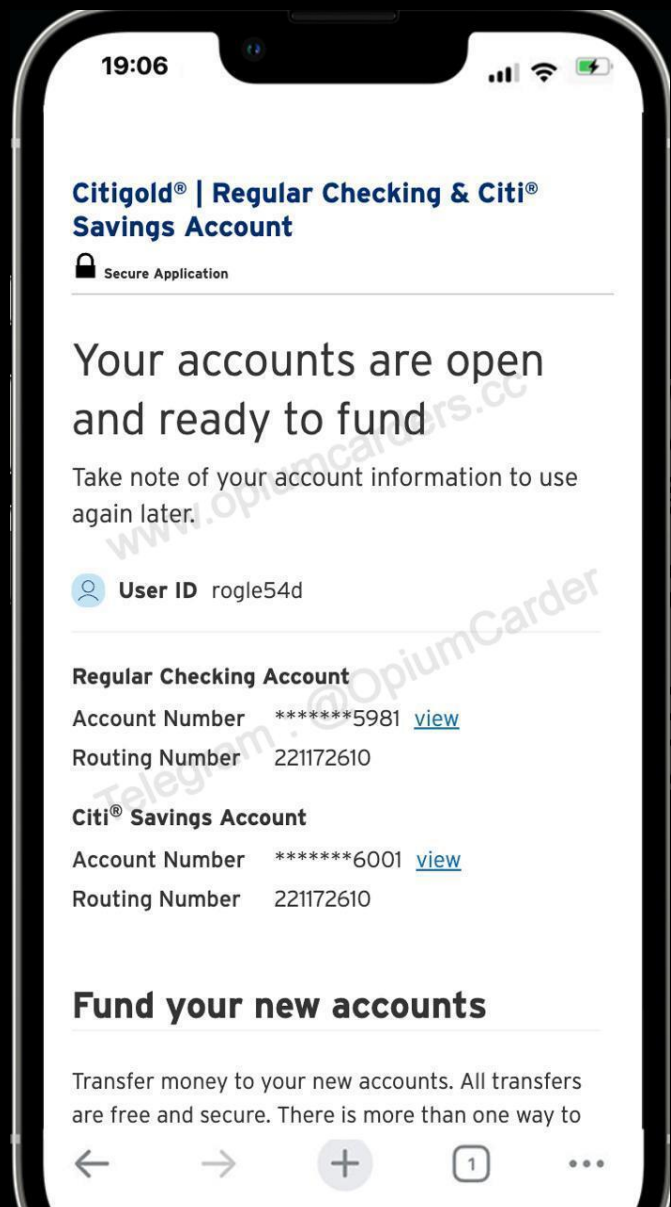
Agreements &

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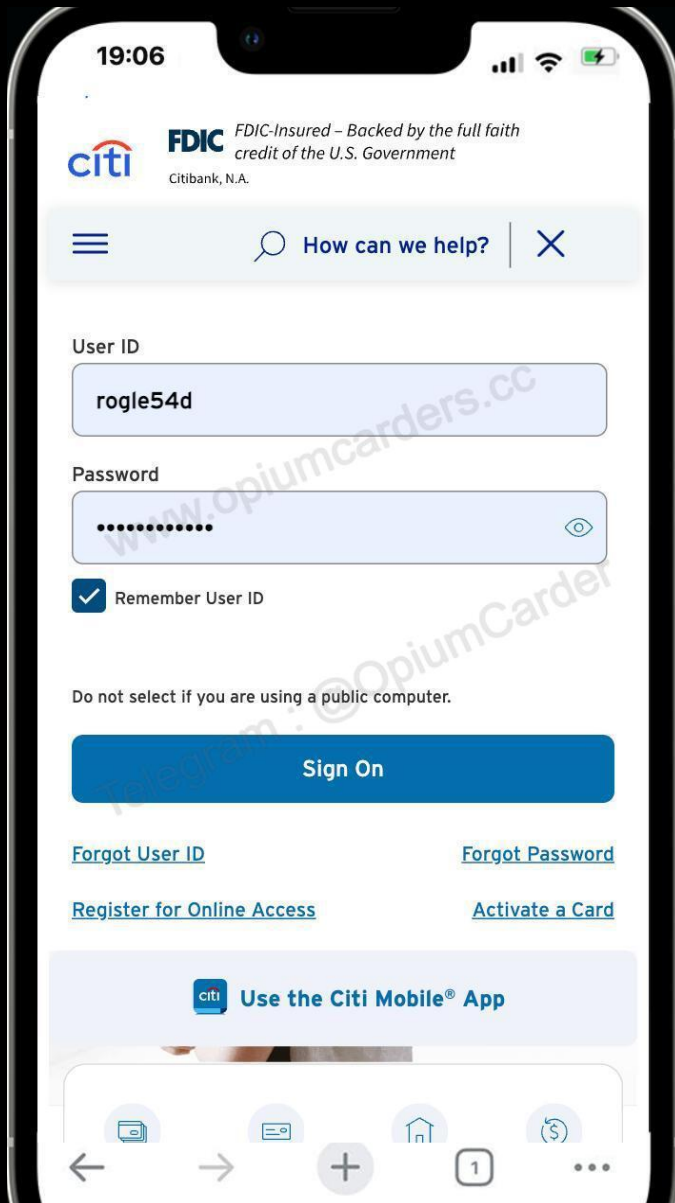
Now here is the final step just fill in the name and date , and move on.



Click on "Agree & Apply".

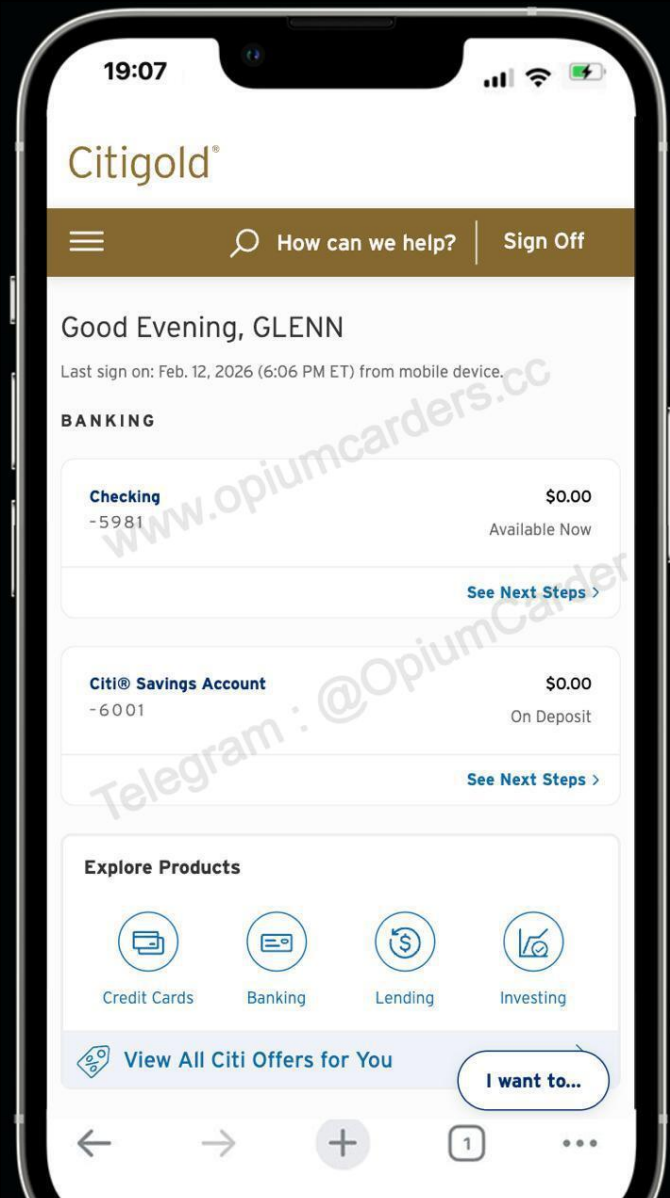


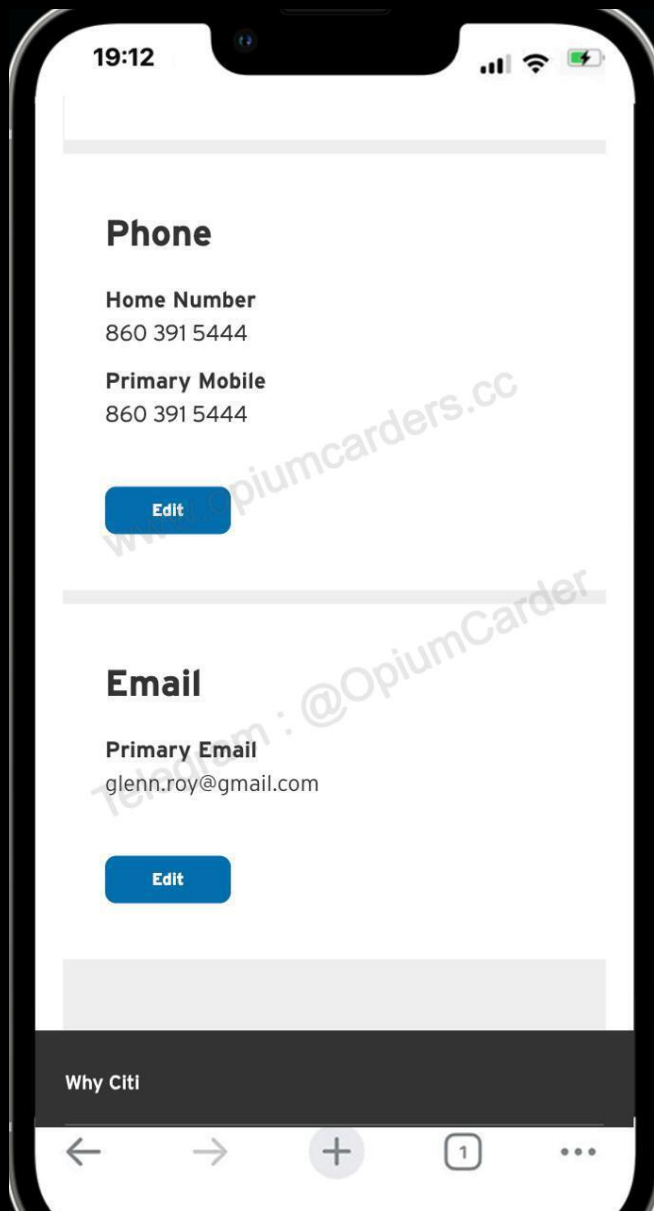
Boom your account is now open and ready to fund , good thing about it , you don't need initial deposit.



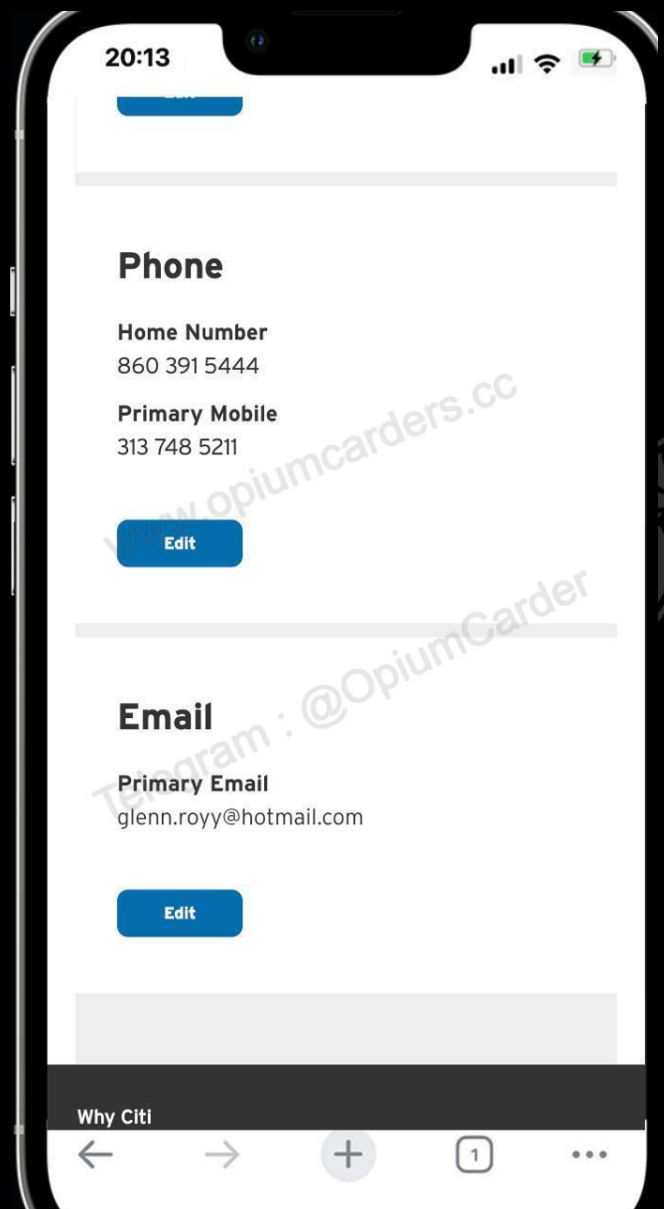
Now you can go wild and apply for the credit cards and stuff.

Fill in the username and password that we had created.





Rebind the phone number under primary and change the email if need ed (only if you had put in the actual owner email change it to yours).



Here is how I have changed it .

Now you can go here directly apply for credit cards , but yeah before using let the account age atle ast a month , try to put in some clean funds.



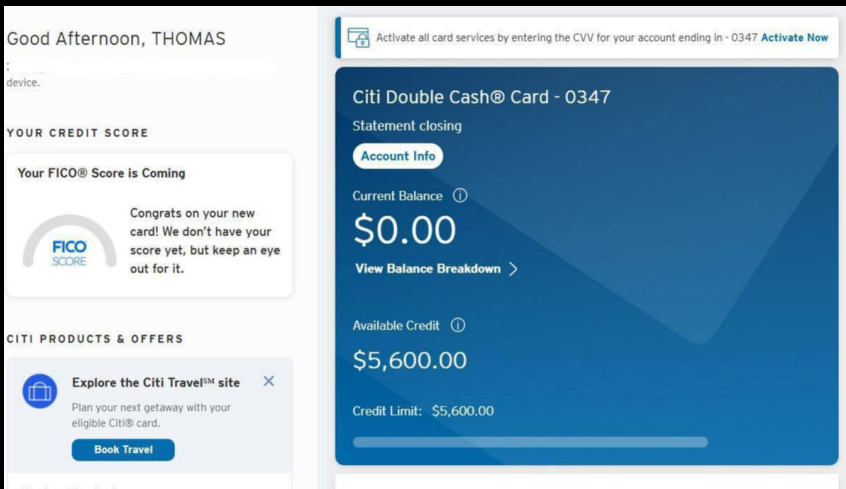
As always keep the ID of the victim handy or let it created by some seller (Scannable) cause sometimes they may ask it after sometime , but after that this is green , and yeah now you can try any Citi Credit card the same way.

Avoid using sites like scanlab cause they reject , hence try sourcing it from well known seller.

Again this tut was on our Private Group way before Dec 2025, (Don't worry latest i tried March 2026 , (yesterday)) and checked. **To Join our Plus Gang : [@OpiumKeeper](#)**

Join our FREE Channel for more such free tutorials

(SCAN QR)



DeadCarti

