

Forum:[Hack Forums](#)

Thread: [hey @charger, turns out your exchange site violates UNREAL us-fraud laws.](#)

swavy - August 31, 2017, 7:51 pm

Staff: this isn't a fraud discussion, it's just a thread explaining how charger is risking everything to exchange btc. (money laundering is basically what he's doing according to US law)

This man went and started a bunch of bullshit with me accusing me of fraud without actually understanding the situation, now let me explain the title.

Basically, [Charger](#) runs a paypal to BTC exchange website and technically under US law this is absolutely illegal, blatant fraud/money laundering is what it's classified as.

According to these documents ([1](#)) ([2](#))

You are not allowed to sell or exchange BTC without these licences: [BitLicence](#) & [MSB Licence](#) <- NY only but the first covers it.

Your site is registered with namecheap, a US registrar and if it's hosted on US soil then you're even more fucked. If someone were to report your site to FinCen you would basically be risking everything.

@Charger, if you're going to talk shit at least understand what you're talking about.

Now, it is possible charger has these licences. But who wants to bet he doesn't?

B?ker - August 31, 2017, 7:55 pm

1. The US won't give a fuck he makes less than 40k a year off it I bet.
2. You must of been caught by his security checks I see lmao.

swavy - August 31, 2017, 7:55 pm

(Aug 31, 2017 07:55 PM)?MrDark Wrote: [\[CITE\]](#) 1. The US won't give a fuck he makes less than 40k a year off it I bet.

2. You must of been caught by his security checks I see lmao.

Wrong, I would never sign up on his shitty site.

He was accusing me of paypal fraud or some shit without knowing anything about the situation.

Posts got deleted doe.

Pebble - August 31, 2017, 7:55 pm

BitLicence is only required in the state of New York, MSB would certainly be needed though as well as others I'm sure. But I doubt anyone on HF doing currency exchanges actually has any of the valid licenses.

swavy - August 31, 2017, 7:56 pm

(Aug 31, 2017 07:55 PM)Pebble Wrote: [\[CITE\]](#) BitLicence is only required in the state of New York, MSB would certainly be needed though as well as others I'm sure. But I doubt anyone on HF doing currency exchanges actually has any of the valid licenses.

Nobody does, most also dont own websites.

It's just so ironic how he throws fraud accusations at me while owning a site completely based around money laundering.

Deany - August 31, 2017, 7:57 pm

oh no, someone call the cyberpolice

B?ker - August 31, 2017, 7:57 pm

(Aug 31, 2017 07:57 PM)Japanese Wrote: [\[CITE\]](#) oh no, someone call the cyberpolice
Reported to IC3.gov,

EDIT - They responded saying they don't give a fuck wow what a shocker op.

swavy - August 31, 2017, 7:57 pm

(Aug 31, 2017 07:57 PM)Japanese Wrote: [\[CITE\]](#) oh no, someone call the cyberpolice
xd, obviously nobody on here actually cares and it's also unlikely he'll get arrested or investigated for it.

It's more about how ironic it is, trust me I woulda pmed this to him but he added me to his ignore list lol.

B?ker - August 31, 2017, 7:59 pm

(Aug 31, 2017 07:57 PM)swavy Wrote: [\[CITE\]](#) xd, obviously nobody on here actually cares and it's also unlikely he'll get arrested or investigated for it.

It's more about how ironic it is, trust me I woulda pmed this to him but he added me to his ignore list lol.

I can see why, your crazier than my ex. And she's a crazy bitch. OP I heard you like red Delicious apples?

Tied - August 31, 2017, 7:59 pm

One of the licenses that you linked only applies to New York, the other one only applies to people dealing more than \$1,000 per day in currency exchanges.

Bolol - August 31, 2017, 8:00 pm

(Aug 31, 2017 07:51 PM)swavy Wrote: [\[CITE\]](#) Staff: this isn't a fraud discussion, it's just a thread explaining how charger is risking everything to exchange btc. (money laundering is basically what he's doing according to US law)

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@Charger, if you're going to talk shit at least understand what you're talking about.

Now, it is possible charger has these licences. But who wants to bet he doesn't?
Proof or go away

swavy - August 31, 2017, 8:00 pm

(Aug 31, 2017 07:59 PM)?MrDark Wrote: [\[CITE\]](#) I can see why, your crazier than my ex. And she's a crazy bitch. OP I heard you like red Delicious apples?

the word is "you're" and I can't tell if this is supposed to actually make sense lol...

(Aug 31, 2017 08:00 PM)bolol Wrote: [\[CITE\]](#) Proof or go away

Proof of what, read the articles and look at his site lol...

(Aug 31, 2017 08:00 PM)bolol Wrote: [\[CITE\]](#) Proof or go away

Proof of what, read the articles and look at his site lol...

Charger - August 31, 2017, 8:01 pm

Guess what. Don't care.

FBI.gov

IRS.gov

Go ahead.

swavy - August 31, 2017, 8:01 pm

(Aug 31, 2017 07:59 PM)_ _ _ Wrote: [\[CITE\]](#) One of the licenses that you linked only applies to New York, the other one only applies to people dealing more than \$1,000 per day in currency exchanges. Notice him flexing on his thread about exchanging thousands also.

(Aug 31, 2017 08:01 PM)Charger Wrote: [\[CITE\]](#) Guess what. Don't care.

FBI.gov

IRS.gov

Go ahead.

Awe, 15 minutes ago you had read strong feelings about fraud. Now you just don't care that you're laundering money?

cute.

Charger - August 31, 2017, 8:02 pm

(Aug 31, 2017 08:01 PM)swavy Wrote: [\[CITE\]](#) Notice him flexing on his thread about exchanging thousands also.

Awe, 15 minutes ago you had read strong feelings about fraud. Now you just don't care that you're laundering money?

cute.It's not fraud. Once again, I don't really care.

B?ker - August 31, 2017, 8:03 pm

(Aug 31, 2017 08:01 PM)swavy Wrote: [\[CITE\]](#) Notice him flexing on his thread about exchanging thousands also.

Awe, 15 minutes ago you had read strong feelings about fraud. Now you just don't care that you're laundering money?

cute.

Wanna know what else is cute, your sister.

swavy - August 31, 2017, 8:03 pm

(Aug 31, 2017 08:02 PM)Charger Wrote: [\[CITE\]](#) It's not fraud. Once again, I don't really care. Ah, so in your case it isn't fraud but in mine it is?

Paypal TOS allows multiple paypal accounts.

"i really dont care" lol...

Bolol - August 31, 2017, 8:04 pm

(Aug 31, 2017 08:00 PM)swavy Wrote: [\[CITE\]](#) the word is "you're" and I can't tell if this is supposed to actually make sense lol...

Proof of what, read the articles and look at his site lol...

Proof of what, read the articles and look at his site lol...
I know in hot asf. Either you show proof or go away ok?

swavy - August 31, 2017, 8:04 pm

(Aug 31, 2017 08:03 PM)?MrDark Wrote: [\[CITE\]](#) Wanna know what else is cute, your sister. well her age is off the clock so I guess it's fair game right?

that's how the saying goes i think.

Charger - August 31, 2017, 8:04 pm

Also, is a small site. I exchange less than some of the bigger people here.
It's just an automated way. Also, i know you'll get closed soon and will never be able to use my site, but I went ahead and hard coded your UID in to be blacklisted just to do it.

swavy - August 31, 2017, 8:04 pm

(Aug 31, 2017 08:04 PM)bolol Wrote: [\[CITE\]](#) I know in hot asf. Either you show proof or go away ok? mate u totes def hot asf, i just don't know what u want from me.

(Aug 31, 2017 08:04 PM)Charger Wrote: [\[CITE\]](#) Also, is a small site. I exchange less than some of the bigger people here.

It's just an automated way. Also, i know you'll get closed soon and will never be able to use my site, but I went ahead and hard coded your UID in to be blacklisted just to do it.
mate trust me, I would never use your site regardless.

And why would I get closed lol?

Charger - August 31, 2017, 8:08 pm

(Aug 31, 2017 08:04 PM)swavy Wrote: [\[CITE\]](#) mate trust me, I would never use your site regardless.

And why would I get closed lol?
Good.

Once again; I do not have licenses. I do not need licenses. It's no different than the CE market. My process is just automated with a domain.

Bolol - August 31, 2017, 8:08 pm

(Aug 31, 2017 08:04 PM)swavy Wrote: [\[CITE\]](#) mate u totes def hot asf, i just don't know what u want from me.

mate trust me, I would never use your site regardless.

And why would I get closed lol?

What da Hell u dont understand in my posts? Proof or No talk

swavy - August 31, 2017, 8:09 pm

(Aug 31, 2017 08:08 PM)Charger Wrote: [\[CITE\]](#) Good.

Once again; I do not have licenses. I do not need licenses. It's no different than the CE market. My process is just automated with a domain.

Clearly you dont understand the situation, it's hard to explain to someone who's closed-minded.

Charger - August 31, 2017, 8:10 pm

(Aug 31, 2017 08:09 PM)swavy Wrote: [\[CITE\]](#) Clearly you dont understand the situation, it's hard to explain to someone who's closed-minded.

You're right, I don't. I don't care. Do I need a license? No. Will I get a license? No.

Thanks for advertising my service though!

swavy - August 31, 2017, 8:11 pm

(Aug 31, 2017 08:10 PM)Charger Wrote: [\[CITE\]](#) You're right, I don't. I don't care. Do I need a license? No. Will I get a license? No.

When you say that you don't need a license, do you mean you dont LEGALLY need a license or you just don't care you're committing fraud?

& if you consider fraud exposure as free advertising you're on a whole new level mate.

Charger - August 31, 2017, 8:12 pm

(Aug 31, 2017 08:11 PM)swavy Wrote: [\[CITE\]](#) When you say that you don't need a license, do you mean you dont LEGALLY need a license or you just don't care you're committing fraud?

I don't legally need one.

oRequiem - August 31, 2017, 8:12 pm

(Aug 31, 2017 08:11 PM)swavy Wrote: [\[CITE\]](#) When you say that you don't need a license, do you mean you dont LEGALLY need a license or you just don't care you're committing fraud?

& if you consider fraud exposure as free advertising you're on a whole new level mate.

Honestly man, who cares lol.

swavy - August 31, 2017, 8:13 pm

(Aug 31, 2017 08:12 PM)Charger Wrote: [\[CITE\]](#) I don't legally need one.

Did you just decide to not read the OP or any of the replies backup the OP.

Half the replies are people saying that this is technically true.

FinCEN constantly is enforcing this, google it. There are about a million stories.

(Aug 31, 2017 08:12 PM)oRequiem Wrote: [\[CITE\]](#) Honestly man, who cares lol.

Just trying to get him to say it, that he's committing fraud.

oRequiem - August 31, 2017, 8:14 pm

(Aug 31, 2017 08:13 PM)swavy Wrote: [\[CITE\]](#) Did you just decide to not read the OP or any of the replies backup the OP.

Half the replies are people saying that this is technically true.

FinCEN constantly is enforcing this, google it. There are about a million stories.

Just trying to get him to say it, that he's committing fraud.

But what is this gaining you? Self satisfaction?

Ziggy. - August 31, 2017, 8:14 pm

not hating or anything just curious why it matters. dude is making money good for him

Charger - August 31, 2017, 8:14 pm

(Aug 31, 2017 08:13 PM)swavy Wrote: [\[CITE\]](#) Did you just decide to not read the OP or any of the replies backup the OP.

Half the replies are people saying that this is technically true.

18/29(well now 30) does not equal half or close to half.

Keep going.

minimalist - August 31, 2017, 8:15 pm

I believe it's free to register a MSB with FinCEN. Regardless, if Charger is doing his research with KYC and AML policies in place, he is not willingly committing any financial fraud.

On the other hand, discussing PayPal fraud is not allowed on here.