Factions guide, intermediate

Faction bank and armoury

How a faction holds money, points and items for its members, how loaning and giving work, and how to keep it all safe.

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Introduction

A faction keeps a shared store of items and a bank of money and points. Members hold balances in it, officers lend items from it, and payouts flow through it. Handled well, it equips members for wars and organised crimes. Handled loosely, it is the easiest thing in a faction to lose.

How it works

Armouries are bought with respect on the core branch:

Armoury	Respect	Holds
Weapon	1,000	Weapons
Armour	1,412	Armour
Temporary	2,173	Temporary items
Medical	3,067	Medical items
Consumable	4,719	Candy, alcohol and energy drinks
Drug	6,662	Drugs
Booster	10,251	Boosters
Utility	15,773	Enhancers, tools and materials (for organised crime) and Cesium-137
Point Storage	22,265	Points

A faction's inventory can hold at most 100,000 items.

Loaning, giving and usage. Members with the right permissions can loan items (they stay faction property and come back), give items away, or use consumables directly. Organised crime prefers loaned items over a member's own.

Balances. Each member can have a money and points balance held by the faction. Members with money or points giving permission can see all balances and give money or points to members. Balance adjustment changes a balance without moving money. Pay Day sends money to several members at once. A member with a negative money balance cannot deposit points.

If a faction is destroyed, all items that are not out on loan, and all money and points, go to the leader.

Step by step

1. Buy the armouries your faction needs, starting with weapons, armour and medical.
2. Decide which items are loaned and which are given out; loan anything expensive.

3. Give loaning permissions to armoury officers, and giving permissions to as few people as possible.
4. Keep a written record of who holds what on loan, and check it after wars.
5. Use balances for members who want to store money safely, and make the rules for withdrawals clear.
6. Check the news log regularly for unexpected gives or adjustments.

Examples

- A faction loans a set of armour to a new member for a war. When the member leaves, the armour is returned to the armoury rather than leaving with them.
- An organised crime pays out items worth $10,000,000. The faction can pay their market value to participants from faction funds and keep the items, or allocate the items themselves.

Advanced tips

- The Utility armoury lets a faction hold organised crime tools centrally and lend them for each scenario.
- Warden's Eye's banking tools record balance requests and approvals for factions that use it, but the faction's own bank in Torn is always the record that counts.

Common mistakes

- **Giving instead of loaning.** Given items never come back.
- **Too many people with money giving.** Every extra person is another way to lose funds.
- **No audit.** Without a routine check, missing items are noticed weeks too late.

Sources

Torn wiki: Faction: https://wiki.torn.com/wiki/Faction, retrieved 2026-11-23

Torn wiki: Organized Crime 2.0: https://wiki.torn.com/wiki/Organized_Crime_2.0, retrieved 2026-11-23

Related guides: Positions and permissions, Faction upgrades, Running organised crime for a faction, Leading a faction