

Thursday 04 January 2007

VISA AND MASTERCARD SCAM

Dear all

I have received an e-mail regarding a credit card scam which came via the Halifax Visa Team which you should take note of.

1. You may be called by someone announcing that they are from the Security and Fraud Department at VISA or MasterCard.
2. They will tell you their badge number.
3. They will then say that your card has been flagged for an unusual purchase pattern and they are calling to verify.
4. They will ask if you purchased an expensive item for a certain price from a company based in a particular town.
5. When you say no, the caller then says that a credit will be issued to your account.
6. They will tell you that they have been watching this company and the charges range from £297 to £497, just under the £500 purchase pattern that flags most cards.
7. They then tell you that the credit will be sent to you before your next statement, they will give you your address and ask if this is correct.
8. When you say yes, the caller says that they will be starting a fraud investigation and if you have any questions you should call the 0800 number listed on your card and ask for security.
9. They then say that you will need to refer this to the Control number and give you a 6 digit number, asking if they should read it to you again.
10. The caller then says that they need to verify you are in possession of your card.

THIS IS WHERE THE SCAM TAKES PLACE AS UP UNTIL NOW THEY HAVE REQUESTED NOTHING.

11. They will ask you to turn your card over. There are seven numbers listed which they will already know, but they are after the security numbers that you use to make internet purchases.
12. They will ask you read out the security numbers and when you do, they will tell you the numbers are correct and they just needed to verify the card had not been lost or stolen and that you still have the card. They will ask if you have any other questions and state that you should not hesitate to call back if you need any further help.

You will actually say very little and they will not ask for or tell you the Card Number. They do not need to do this they are already in possession of this information, they are just after the Security Numbers and will be able to make purchases as soon as they have these.

PLEASE BE ON YOUR GUARD IF YOU RECEIVE A CALL BY SOMEONE CLAIMING TO BE FROM YOUR CREDIT CARD COMPANY WHO ASKS YOU QUESTIONS IN THIS MANNER.

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