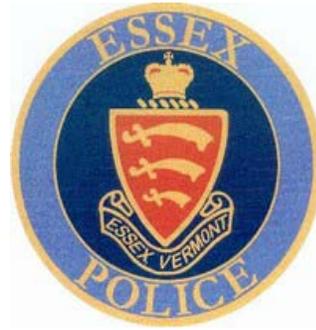


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## **Phone - Credit Card Scam**

The scam works like this:

Person calling says, "This is (name and I'm calling from the Security and Fraud Department at VISA (or any other credit card issuer)).

My Badge number is 12460. Your card has been flagged for an unusual purchase pattern, and I'm calling to verify. This would be on your VISA card, which was issued by (name of bank).

Did you purchase an Anti-Telemarketing Device for \$497.99 from a Marketing company based in Arizona?"

When you say "No," the caller continues with, "Then we will be issuing a credit to your account. This is a company we have been watching and the charges range from \$297 to \$497, just under the \$500 purchase pattern that flags most cards. Before your next statement, the credit will be sent to (gives you your address). Is that correct?"

You say "yes." The caller continues - "I will be starting a Fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for Security. You will need to refer to this Control Number. The caller then gives you a 6-digit number. "Do you need me to read it again?"

Here's the IMPORTANT part on how the scam works. The caller then says he needs to verify you are in possession of your card. He'll ask you to "Turn your card over and look for some numbers." There are 7 numbers; the first 4 are part of your card number, the next 3 are the security numbers that verify you are the possessor of the card. These are the numbers you sometimes use to make Internet purchases to prove you have the card."

The caller will ask you to read him the 3 numbers. After you tell the caller the 3 numbers, he'll say, "That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card. Do you have any other questions?" After you say "No," the caller then thanks you and states, "Don't hesitate to call back if you do," and hangs up.

You actually say very little, and they never ask for or tell you the Card number.

What the scammers want is the 3-digit PIN number on the back of the card. Don't give it to them. Instead, tell them you'll call the credit card issuer directly for verification of the conversation.

The card issuer will NEVER ask for anything on the card (they already know).

Call the card issuer immediately! Your identity has been compromised.