

**Essex Police Department  
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**Subject:** Credit Card Scam

Subject: New VISA/Master Card scam

This one could fake out the most cautious!

My husband was called on Wednesday from "VISA" and I was called on Thursday from "MasterCard." It worked like this: Person calling says, "This is Carl Patterson and I'm calling from the Security and Fraud department at VISA. 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 issued by (your) 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 800 number listed on your card (1-800-VISA) and ask for Security. you will need to refer to this Control # (then gives you a 6 digit number). "Do you need me to read it again?"

Caller then says he "needs to verify you are in possession of your card. Turn the card over. There are 7 numbers; first 4 are 1234 (whatever). The next 3 are the security numbers that verify you are in possession of the card. These are the numbers you use to make Internet purchases to prove you have the card. Read me the 3 numbers."

Then he says "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? Don't hesitate to call back if you do."

You actually say very little, and they never ask for or tell you the card number. But after we were called on Wednesday, we called back within 20 minutes to ask a question. Are we glad we did! The REAL VISA security dept. told us it was a scam and in the last 15 minutes a new purchase of \$497.99 WAS put on our card.

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Long story made short...we made a real fraud report and closed the VISA card and they are issuing us a new number. What the scammer wants is the 3 digit number! And, once the charge goes through, they keep charging every few days. By the time you get your statement, you think the credit is coming, and then its harder to actually file a fraud report.

The real VISA reinforced that they will never ask for anything on the card (they already know). What makes this more remarkable is that on Thursday, I got a call from "Jason Richardson of MasterCard" with a word for word repeat of the VISA Scam. This time I didn't let him finish. I hung up. We filed a police report (as instructed by VISA), and they said they are taking several of these reports daily, and to tell friends, relatives and coworkers.