

KINGTON RURAL BEAT BULLETIN (07/12/07)

ANY INFORMATION OR ASSISTANCE YOU CAN PROVIDE WILL
BE GRATEFULLY RECEIVED.



VISA/MASTERCARD Telephone Credit Card SCAM

This information is worth reading. By understanding how the VISA & MasterCard Telephone Credit Card Scam works, you'll be better prepared to protect yourself.

Note: the callers do not ask for your card number; they already have it, they provide Y O U with all the information, except the one piece they want.

The scam works like this: Person calling says, "This is (name), 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 which was issued by (name of bank) did you purchase an Anti-Telemarketing Device for £497.99 from a Marketing company based in London?" 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 0800 number listed on the back of your card (0800-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, "I need 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 the 3 numbers to him. 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 and within 15 minutes a new purchase of £497.99 will be charged to your card.

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 VISA or Master Card directly for verification of their conversation. The real VISA told us that they will never ask for anything on the card as they already know the information since they issued the card! If you give the scammers your 3 Digit PIN Number, you think you're receiving a credit. However, by the time you get your statement you'll see charges for purchases you didn't make, and by then it's almost too late and/or more difficult to actually file a fraud report.

CONTACT DETAILS:

IF YOU HAVE ANY INFORMATION REGARDING THE ABOVE YOU CAN CONTACT YOUR LOCAL POLICING TEAM: 08457 444 888 EXT: 4535 OR 01432 346711

PLEASE BE AWARE THAT THE INFORMATION WE PROVIDE IS TO ASK FOR YOUR ASSISTANCE. WE DO NOT WANT IT TO WORRY YOU IN ANY WAY. THESE INCIDENTS ARE INFREQUENT AND SPREAD ABOUT A WIDE AREA. WE ARE LIVING IN A VERY PLEASANT AND PEACEFUL AREA.

IF REPORTING ANY INCIDENTS THAT NEEDS AN IMMEDIATE POLICE RESPONSE THEN DIAL 08457 444 888 (OR FOR AN EMERGENCY DIAL 999.) **PLEASE DO NOT CONTACT THE LOCAL POLICING OFFICER DIRECT FOR THIS SERVICE.**

