



## Credit Card Scam Warning

North Yorkshire Trading Standards have advised us of a possible credit card scam which is being perpetrated against all users, not just businesses. Please pass this on to friends and colleagues. The lesson, as always, is **don't pass on any information to unsolicited callers**. Your credit card company will already have the details that they are requesting. If you receive such a call contact your credit card company.

The scam apparently, works like this: The caller says, 'this is Carl Patterson (any 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. Did you purchase an Anti-Telemarketing Company device/any expensive item, for £497.99 from a marketing company based in (any town?)

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 (they give 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 your card and ask for Security. You will need to refer to this Control number. They then give 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' (this is where the scam takes place as up until now they have requested nothing!). They then ask you to turn your card over. There are 7 numbers; the first 4 are 1234 (or whatever, as they have your number anyway). The next 3 are the security numbers that verify that you are in possession of the card' (these are the numbers they are really after as these are the numbers you use to make internet purchases to prove you have the card).

'Read me the 3 numbers.' When you do, 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. What the scam wants is the 3-digit number.

NY Trading Standards reported that one victim of this scam telephoned back within 20 minutes to ask a question. The real VISA security department told him it was a scam and in the last 15 minutes a new purchase of £497.99 had been put on his card. He made a real fraud report and closed the VISA card and has been issued with a new number. Had he not uncovered the fraud, it is likely that several purchases would have been made before he received his statement and realised he had become a victim of the scam.

**THE REAL VISA/MASTERCARD DEPARTMENT REINFORCED THE POINT THAT THEY WILL NEVER ASK FOR ANYTHING ABOUT THE CARD SINCE THEY ALREADY KNOW EVERYTHING ABOUT IT!!!!**

The following day the same victim of this scam got a call from 'Jason Richardson of MasterCard' with a word for word repeat of the VISA Scam. He 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 co-workers so **please pass this on**. If you need further advice please contact Trading Standards on the details below.

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