

CROOK COUNTY AND PROSECUTING ATTORNEY

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Scam of the Week

The Scam of the Week is a scam that was actually received or reported to this office. The scam works like this: A 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 am calling to verify. This would be on your VISA card that 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 that charges 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 six-digit number. "Do you need me to read it again?"

Here is the IMPORTANT part on how the scam works the caller then says, "I need to verify you are in possession of your card." He will ask you to "turn your card over and look for some numbers." There are seven numbers; the first four are part of your card number, the next three are the security PIN Numbers that verify you are the possessor of the card. The caller will ask you to read the three numbers to him. After you tell the caller the three numbers, he will 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 really happened was the caller already had your credit card number and was charging a purchase of \$497.99 to your card. What the scammers want is the 3-digit PIN number on the back of the card. Do not give it to them. Instead, thank them for letting you know about the problem and tell them you will call the number on the back of your credit card with the information. Then hang up and call the number on the back of your card. Also, you only have sixty (60) days to contest an unauthorized charge on your credit card so be sure to review your bill every month.

If you are suspicious about a call about your credit card, call the number on the back of the card, your attorney, your banker, a law enforcement officer, or me at (307) 283-1090.

Sincerely,

Joseph M. Baron, Crook County & Prosecuting Attorney