

Visa & Mastercard telephone Credit Card Scam

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This scam is happening in the midwest U.S. right now and many feel it is just a matter of time before it makes its way to Canada if it hasn't already.

The caller does not ask for your credit card number as they already have it.

The person calling will identify themselves as an investigator from a Security & Fraud department with Visa OR Mastercard. They will give their badge # and advise your card has been flagged for an unusual purchase pattern which they need you to verify by asking if you purchased an Anti Telemarketing Device from a marketing company out of Arizona. They go on to advise they have been watching this company and if you answered no, they then tell you they will correct this, by crediting your account. They ask "before your next statment, the credit will be sent to (gives your address). Is this correct? You say "yes".

They then go on to state they will be starting a fraud investigation file and should you have any questions kindly call the 1 - 800 number listed on the back of your Visa or Mastercard and ask for security. They advise you will need to refer to the control number, and they give you a 6 digit number.

They then ask you to verify you are in possession of your card, as they need to verify the card has not been stolen or lost and that you have your card. They will then ask for the 3 numbers on the reverse of your card, and if you have any other questions.

It sounds very official, however Visa or Mastercard will never ask for anything on the card as they have all this information. They will, however, ask for an answer to your security question or your date of birth or verification of your mailing address.

If you get a call of this nature, DO NOT PROVIDE ANYONE WITH THE NUMBER ON THE BACK OF YOUR CREDIT CARD. Instead tell them you will call Visa or Mastercard directly for verification of the conversation.

If appears this is a very active scam and evidently very successful scam.

BE CAREFUL AND REPORT ANYTHING YOU FEEL IS SUSPICIOUS OR OUT OF THE ORDINARY.