

Scam Alert Re-Issue

Visa / Mastercard Scam

Trading Standards alerted residents to this scam back in March, however warnings from other agencies are still circulating so we felt it important that we continue to raise awareness.

This scam works by someone calling you, posing as a member of staff from your credit card company. The caller informs you that there has been some unusual purchasing activity on your cards and asks you to verify that you are in possession of your card. They do this by asking you to turn over your credit card and look for some numbers. There will be 7 numbers; the first 4 digits are part of your card number, the next 3 are security numbers that verify you are in possession of the card. What the scammer wants is the 3- digit security number. These are the numbers you will use if you are purchasing items over the internet.

If you give the scammer your 3 digit PIN Number you are misled into thinking you are receiving a credit to your card account. However, by the time you receive your next statement you'll see charges for purchases you didn't make, by which point it may be difficult to get the money back.

If this was a genuine call from your bank company they would never ask for anything on your card as they already know the information as they issued the card!

Protect yourself

- **Do not pass on personal or financial information** to cold callers over the phone, by letter or email.
- **Contact your bank or credit card provider** immediately if you believe you may have given out account details.
- **Review your statements** on a regular basis to see if there have been any unauthorised transactions.

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All our alerts are available in a range of formats and languages, including large print. Please contact Community Development if this would be helpful to you, or to someone you know. Address: 14 Martin Street, Stafford, ST16 2LG

