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ALERT NUMBER: 030802

Date: December 23, 2003

TYPE OF ALERT: New Credit Card Scam

RECEIVED FROM: COCHA (Central Oklahoma Clearing House Association)

NEW CREDIT CARD FRAUD SCAM

The victim receives a call from "Visa" and the caller identifies himself as calling from Security and Fraud Department at Visa, giving his name and a badge number. He states that the victim's card has been flagged for an unusual purchase pattern and he is calling to verify. He states this would be on your Visa card issued by xxx bank. He asks, "Did you purchase an Anti-Telemarketing Device for \$497.99 from a marketing company based in Arizona"? When you say "No" he 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" (and he gives you your address and asks if that is the correct address. The caller continues.."I will be starting a fraud investigation. If you have any questions, you should call the 800 number listed on your card and ask for Security. You will need to refer to this Control #" and he gives you a 6-digit number. The caller then says he needs to verify you are in possession of your card. "Turn the card over and there are 7 numbers; not the first 4 but the next 3 are the security numbers that verify you are in possession of the card." These are the numbers you use to make Internet purchases to prove you have the card. "Read me the 3 numbers". Then he said, "that is correct, I just needed to verify that the card has not been lost or stolen and that you still have your card." "If you have any questions do not hesitate to call." The victim did have a question and called back within 20 minutes. The "real" Visa Security advised her she had been scammed and that in the last 15 minutes a new purchase of \$495 was put on her card. The victim also received a call from Master Card with a word for word repeat of the Visa scam. (PLEASE NOTE: Although we have tried, we have been unable to verify this *specific* scenario with VISA fraud investigators. However, the scam is plausible and worth bringing to your attention.)

Electronic Greeting Card

There's a new card company called "FriendGreetings.com" (The local BBB says the company is located in Panama). When you receive your electronic greeting card it will tell you that you need to install ActiveX control in order to view the card. When you click on it a EULA (End User License Agreement) will pop up. It is very long and you probably won't read it. When you scroll to the bottom and click "Accept", you have agreed to the terms of EULA. What you have agreed to is monitoring/spyware software that will be installed on your computer which will periodically report a vast array of data back to the card company. The other part that you've agreed to is to have the software send mail to every single address in your address book. You have agreed to install a virus on your machine. Since there is no virus in the email and since you're voluntarily agreeing to install the ActiveX component, virus checker will not catch this. Just a reminder: DO NOT OPEN EMAIL ATTACHMENTS WHEN YOU ARE NOT EXPECTING THEM, and DO NOT RUN ANYTHING FROM THE INTERNET WHICH REQUIRES A EULA AGREEMENT UNLESS YOU HAVE READ THE

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