



# Prince William County Police

## Community Crime Prevention Tip

4/28/15

### Scam Alert – Fake Fraud Department is After Your Credit Card Code

A fraudulent fraud department? It may sound too wacky to be true, but scammers are now pretending to be from credit card companies' fraud departments. It's a trick to get you to reveal your card's security code.

#### How the Scam Works:

You answer the phone, and the caller says he/she is from your credit card's security department. This "fraud specialist" tells you that there's suspicious activity on your card. He makes up a bogus transaction and asks if you authorized it. When you reply that you never made the purchase, the "fraud specialist" offers to open an investigation into charge. The scammer may even give you a fake case number for reference.

Everything seems normal until the scammer asks one last question. Under the guise of verifying that the credit card is in your possession, he requests the security code on the back of your card. Don't give it to him; it's a scam!

In this particular con, identity thieves already have your information. They know your name, credit card number, phone number and address. Now, all they need is the security code on the back of your card. If you share it, you give the con artist the information he needs to wrack up charges in your name.

#### What To Do if a Fraudulent Fraud Department Calls:

- **Don't give the caller any information about your account** - even if he already knows some of the details.
- **Pick up the phone.** Call the customer service number on the back of your credit card. Talk to the fraud or security department and ask about the unauthorized charges the caller told you about.
- **Phone numbers can deceive.** Some con artists use Internet technology to disguise their area code in Caller ID systems. Although it may look like they're calling from your credit card company, they could be calling from anywhere in the world.

#### For More Information

Read the [full alert on the FTC's website](#). To find out more about other scams, check out BBB Scam Stopper ([bbb.org/scam](http://bbb.org/scam)).

### REPORT ALL SUSPICIOUS ACTIVITY TO THE POLICE

Emergency: 911 \* Non-Emergency: 703-792-6500 \* Crime Prevention Unit: 703-792-7270