



Credit Card Payment Scam

It has come to our attention that our area has been targeted, more recently, particularly for Visa Credit Card fraud. Members are getting phone calls from someone (a scammer) saying that they will make a large credit card payment in return for gift cards.

What is expected; the person on the phone makes a "credit card payment" online and then the member goes out immediately and purchases gift cards and sends them to the individual who made the payment. This is either by physically mailing the gift cards, or more commonly, taking pictures of the card number and the pin and sending them via email or even telling the scammer over the phone what all the numbers are.

What actually happens; the person on the phone does call in to make a payment, however the funds aren't available, but due to the way credit card payments are processed, it isn't noticed right away which is why it is stressed by the caller that the member go and purchase the gift cards quickly.

At the end of all of this, the payment is rejected due to funds not being available and the member is not only out the payment amount, but also the amount of money spent on gift cards.