

TCPN# FY04-18 Scam Alert from Visa/Master Card

Note: Level 3 APCs - IT IS YOUR RESPONSIBILITY TO GIVE THIS NOTICE WIDEST DISSEMINATION TO GTCC PROGRAM PARTICIPANTS IN YOUR HIERARCHY.

Bank of America (BOA) sent the following message in an email...Please see below reference to a scam, which may affect cardholders. It has been identified and if a cardholder receives a phone call please do not give them the information.

BE WARY OF CREDIT CARD SECURITY CALLS

A new credit card scam can put fraudulent charges on your account even though you never let go of your credit card or reveal its number. The scam works like this: You get a call from a person who says he is from the fraud department at MasterCard or Visa and gives a badge number. He tells you that your card has been singled out for an unusual purchase pattern. He then asks whether you made a specific purchase, such as \$497.99 for an anti telemarketing device from an Arizona company. When you say that you have not made such a purchase, the caller says he will start a fraud investigation and provides you with a control number. Then comes the twist that gives the scammer access to your account. The caller says he needs to verify that you are in possession of your card. He asks you to read off seven numbers from the back of the card. A fraudulent charge goes on your account in short order. According to spokespeople for MasterCard and Visa, the scam scenario contains two big clues that tell you the call is bogus: First, MasterCard and Visa do not contact cardholders directly. That is done by the banks issuing the credit cards. Second, if a bank suspects fraud, it would not ask cardholders to verify that they possess a credit card. The banks already have all the account information they need.

We realize these scams are becoming more frequent, but by being proactive we may be able to protect our cardholders and thwart any compromise down the road.

Please send any questions/comments to travel_card@navsup.navy.mil.

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