

This fraud is very similar to phishing, but instead of sending emails, Internet phone calls are made that request credit card numbers, PINs, etc.



HOW IS THIS FRAUD PERPETRATED?

The criminal uses a method called war dialling (a technique that consists of making calls to a series of telephone numbers automatically with the purpose of finding connected modems in order to connect to another computer) to call telephone numbers in a certain region.

1

STEP:

- When the call is answered, a recording announces that the consumer's credit card is being used fraudulently and he must call the following number immediately. The number can be a false bank freephone number.



2

STEP:

- CWhen the victim calls this number, it is answered by a computerised voice that tells the "customer" that his account needs to be verified by entering the 16 digits of his credit card.

3

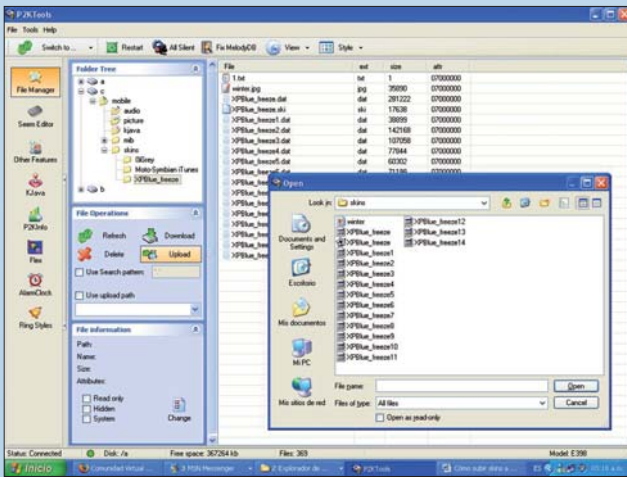
STEP:

- When the customer provides his credit card details, the visher has all the necessary information to make fraudulent purchases with the victim card.

4

STEP:

- The call can also be used to obtain additional details such as the PIN, expiry date, account number or other important information.



Take note

Never reveal your bank details over the telephone. Your bank will never ask for them in this way.

Be cautious when you answer the phone and hear a recording, it could be fraudulent.



ADICAE

Asociación de Usuarios de Bancos, Cajas y Seguros