

## Latest phishing scam hooks businesses, customers

Written by

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The Better Business Bureau (BBB) of Minnesota and North Dakota is advising both businesses and consumers to be on alert for a new phishing scam. According to information provided by the Minnesota Automobile Dealers Association, multiple Twin Cities auto dealerships have been targeted by scammers seeking customer information recently, leading to fraudulent charges on the credit cards of some of those dealerships' customers.

In at least one case, here's how the scam worked: the scammer contacted the dealership's service department and claimed to be a representative of their credit card company. The caller said the most recent customer transaction did not process correctly and they would need that customer's name, address, phone number, authorization code and the last 4 numbers of the customer's credit card. After they were given that information, the scammers said that was not the transaction in question and asked for the same information of the second most recent customer.

From there, the scammers contacted those customers directly and altered (spoofed) the outgoing call so that when the customers looked at their caller ID, it appeared as though the dealership was the one contacting them. Customers have been tricked by the scammers into providing the rest of their credit card numbers, and this led to fraudulent charges of \$4,000 in one case and \$2,500 in the other.

Even though this scam has been confined to the Twin Cities area so far, the Better Business Bureau recommends that all companies in both Minnesota and North Dakota alert their employees to this fraudulent scheme and reminds consumers to exercise extreme caution when contacted by individuals trying to solicit their credit card information. Never give your credit card number out to unknown parties over the phone, even if it appears the call is coming from companies you've done business with previously. Keep in mind, with modern technology it's fairly easy to alter caller ID's to mask a caller's true identity.

If you're contacted by someone claiming to be with a business, saying there was a problem with a recent credit card transaction, tell them you will call them back and end the call. Be sure to look up the company's phone number yourself, however – don't just call the number the caller gives you, as it will likely be answered by the scammer or their associates. Also, don't be pressured. If a legitimate mistake has occurred on their end, most companies will give you time to make alternative payment arrangements.

Remember, when it comes to your personal financial information, it pays to be cautious. Once you give that information out, you lose control of the situation and may find yourself dealing with unwanted charges – and headaches.

Customers who fall victim to this scam should alert their credit card company immediately and contact the proper authorities. If you ever have questions about a call you've received, contact the BBB at 651-699-1111 or 1-800-646-6222.

The mission of the Better Business Bureau is to promote, through self-regulation, the highest standards of business ethics and conduct, and to instill public confidence in responsible businesses through programs of education and action that inform, protect and assist the general

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