

Crazy New Credit Card Impersonation Scams – They Know The Transaction History

A Reddit Post called “Crazy New Credit Card Scam” by [ChiliDogs Revenge](#) points to new tactics by impersonation scammers.

According to the post, he got a call from someone pretending to be with Chase credit card services. They told him there were two charges in excess of \$4,000 to his account and they wanted to verify that the purchase were not me. He told them no, and they told him they would be sending a new card after he verified my full card number, DOB, and last 4 of my social.

They Knew Way Too Many Details About His Card

Its at that point that the impersonation scam got crazy real, the scammers knew his current account balance, they were able to read charges that he'd made the past 48 hours. And the scammer even gave his full name and chase employee number.

I just got the craziest CC scam call I've ever seen - need to know how to protect myself

Help Needed

I got a call from someone pretending to be with Chase credit card services. They told me there were two charges in excess of \$4,000 to my account and they wanted to verify that the purchase were not me. I told them no, I didn't make those purchases, and they told me they would be sending me a new card after I verified my full card number, DOB, and last 4 of my social.

Typically I would have known better, but these guys were able to read back ACTUAL transactions I had done on my card. Like, they knew my current account balance, were able to read charges that I'd made off the past 48 hours. How were they able to track this information? They also wanted me to verify my mother's maiden name (which I stupidly did). The person I was speaking with gave me their full name and chase employee number.

Something in my gut told me they were pressing me too much so I told the guy that I was going to call back on the fraud line before we spoke any further. Well... the guys on the fraud line told me it was all bullshit. I immediately shut my card down and changed my chase password along with my email password, but I'm still kind of freaking out. What else do I need to do to protect myself? I am really surprised they were able to read off real transactions id done to my card and have no idea how they got that information.

What should I do? I've already shut down my credit card, called my bank and set up a password, and changed my linked email address passwors

A Fraud Analyst That Works For A Bank Revealed The Scheme

A knowledgeable fraud analyst that works for a bank says he has seen this same impersonation scheme before.

Here is what they said happened:

“So I work at a bank for fraud, most likely what happened once you told them your dob and last 4 of ssn they could call the bank and ask agents to verify the last transactions you made or even your last payments you made. I get to listen to those calls all the time and it’s weird when I have to make calls after too. If your bank is calling you they do not need your ssn, dob or cc since they should have your account up. Also please never give out the code that comes by text message as at the point they can hack into your online account and reset passwords and change your info.”

Demand_Wonderful · 2d ago ·

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The Two People Scam Method

According to other users, this method involves two scammers working the victim at once. While the first scammer is extracting the information from the victim, the other scammer is contacting the bank and going through the automated system to get the account balance and transaction history.

