

Courier fraud

What you need to know



Heddlu Police
DYFED-POWYS

In most cases of courier fraud, a fraudster phones their victim and claims to be from their bank, the police or other law enforcement authority. They then con the victim into revealing their PIN and credit or debit card details. Sadly, the most common victims of courier fraud are the elderly.

Examples of courier fraud

A scammer calls you, claiming to be from your bank or a police officer. They tell you either that:

- a fraudulent payment has been spotted on your card that needs sorting out
- someone has been arrested using your details and cards

You may be asked to call your bank using the phone number on the back of your card. This convinces you that the call is genuine. But the scammer has kept the line open at their end, so when you make the call, you're unknowingly connected straight back to them or their friends.

They'll either ask you for your PIN or ask you to key it into your phone.

No bank or other legitimate service will ever ask you for your PIN.

The scammer then sends a courier or taxi to pick up the card from your home. Even the driver may not know they're being used as part of the scam. Once the scammer has both your card and PIN they can spend your money.

Remember:

The police, or your bank, will never ask you to withdraw money or transfer it to a different account.



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A different version of this scam is where you're contacted and told there's a corrupt member of staff at your bank, post office or bureau de change and the police need your help to identify them.

They ask you to withdraw a large sum of your money, which the police or bank will mark, then put back into the banking system. They say this will help them identify the corrupt person. Once you hand the cash over, the scammers simply take it.

Another example is when a fake police officer phones or approaches you and asks you to buy an expensive watch or other high-value item, to try to find out if counterfeit goods are being sold.

Once you've bought the item, the scammer tells you to hand it to a taxi driver for transfer to the police. The expensive item is, of course, taken instead to the scammer's partner.

The latest variation is where the scammer contacts you and says your bank account has been taken over and you need to transfer all the funds into a 'safe account'. Of course, the new account is operated by the scammers, who then steal the funds.

The suspects invest a considerable amount of time and effort in building a rapport with the victim. The suspects usually instruct the victim not to divulge any details to anyone because the 'operation' must remain covert. Victims are coached with a cover story for bank staff, if their transactions (unusual) are flagged by the banks safety measures.

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Report scams to Dyfed Powys Police:

<https://www.dyfed-powys.police.uk/en/contact-us/report-an-incident/> or call 101

#CourierFraud

**Victims of
courier fraud
lost an average
of £8,346**



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Your bank or the police will never:

- Phone and ask you for your full PIN or full banking password
- Ask you to transfer money out of your account
- Send someone to your home to collect cash, PINs, cards or cheque books

