

The \$9.84 Credit Card Scam

February 4, 2014 - There is a credit card scam going across the country. Over the past two months hundreds of consumer complaints have been cropping up in online user forums. The focus of their angst has been mysterious \$9.84 cent charges from internet sites that they have never heard of. In reality, their credit card has been stolen and the charge is probably a result of fraud.

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  var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];  
  s.type = 'text/javascript';  
  s.src = 'http://widgets.digg.com/buttons.js';  
  s1.parentNode.insertBefore(s, s1);  
})();
```

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(function() {  
  var po = document.createElement('script'); po.type = 'text/javascript'; po.async = true;  
  po.src = 'https://apis.google.com/js/plusone.js';  
  var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);  
})();
```

This scam is a little different from most. The low dollar amount of the fraud appears to be an effort on the part of the scam artists to get consumers to overlook the charges. But consumers that look up the websites are likely to find a fairly generic page that simply states that if they are not happy with the services that they have received, they can get a refund. The sites actually provide a phone number to call to facilitate refunds too. However, victims are probably best served addressing the charges in other ways. Simply calling for a refund will not prevent future charges on the same card number.

Anyone who thinks that they have been victimized by the scam should take a few precautions. First, call your bank or credit card company and have a new card issued. At the same time, let them know that the \$9.84 charge is not authorized. Although credit card companies are not required to cover fraudulent charges of \$50 or less, many will cover the charge if you tell them you are a fraud victim.

Secondly, notify the FTC. There is an active investigation currently being conducted into this scam. Consumers can file a complaint either by calling them at (877) 382-4357 or by visiting their website at www.ftccomplaintassistant.gov.

There has been some speculation that this scam is a result of the Target data breach but we think that is unlikely as some of the people filing complaints have said that they have not shopped at Target.

by Jim Malmberg

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