

How an Internet Outage and a Misdialed Number Lead to Fraud - Part 2

August 17, 2024 - If you read part 1 of this two part series, you already know that my wife dialed a wrong number and mistake came close to some scam artists gaining access to both our checking account and a credit card. Fortunately for us, we caught the crooks red-handed and were able to stop the fraud before it really began. But in order for us to be successful, we had to deal with the banks involved, and in one case that proved to be more difficult that we would have liked.

To be fair, B of A was actually pretty good. That credit card is in my wife's name but I was the one to make the initial phone call while my wife was trying to deal with Chase Bank. As soon as I provided the credit card number, I was routed to their fraud department. They had already flagged the charge I was calling about as suspicious and had frozen the account. I was able to answer most of the questions that the agent on the other end of the phone asked me, and after putting my wife on the phone to answer a couple of questions, she was able to get a new card issued.

Chase was another story entirely. Even though they had been the first to warn us via text message that there was suspicious activity on the account, their telephone customer service was trying at best. While I didn't hear the entire conversation because I was on the phone with B of A, I could hear my wife's frustration growing as she tried to get transferred to someone assigned to deal with fraud. That never happened. And getting her debit card cancelled and getting a new one issued required her to play a game of 20 questions... just my observation... and adding to her aggravation.

The overall time she had to spend on the phone with Chase was probably two or three times the amount of time it took to deal with B of A. And by the time she got off the phone with them, we were secure in the knowledge that our account was safe but neither one of us knew if they were going to issue a new debit card or if that would require another series of calls. The entire experience was much more difficult and frustrating than it should have been.

While there was some luck involved in putting a stop to the fraud, we were also somewhat prepared. In many cases, the information the crooks on the other end of the phone had been able to get from us would lead to identity theft. Specifically, they had nearly everything they needed to be able to open up new credit lines in my wife's name. But we froze both of our credit files years ago. And that single action means that the information they got is largely useless. It is probably also the most important thing we've ever done to protect ourselves.

And once thought something was wrong, we didn't freeze. We jumped on it. In the end, the crooks didn't get a dime of our money or the banks'. And that is probably the best outcome anyone can expect.

by Jim Malmberg

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