



# CARD CRACKING

Responding to an online solicitation for 'easy money' and providing a debit card for withdrawal of fake check deposits

## A TYPICAL CARD CRACKING SCENARIO

1

A fraudster sends you a social media message to "make quick cash"

IF U WANT 2 MAKE  
REAL LEGIT MONEY  
NO SCAM IF U HAVE A  
BANK ACCOUNT HMU

2

Enticed by the promise of money, **YOU** provide the scammer a debit card, PIN or online credentials—giving them direct access to account

1234 5678 9012 3456

PIN

3

The fraudster deposits a fake check in your account



4

Money is withdrawn immediately at an ATM



5

The fraudster gives the account holder a kickback



6

**YOU** call the bank to report a lost or stolen card, or compromised credentials



7

Bank reimburses the stolen funds to **YOU**



8

**YOU** are now a **CRIMINAL ACCOMPLICE**



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- In card-cracking scams, young adults (primarily students, newly-enlisted military or single parents) are recruited to facilitate fraud.
- The perpetrators typically target consumers via social media and convince them to share their checking account information in exchange for some type of a kickback (usually in the form of a counterfeit check remotely deposited into their account of which, the consumer is allowed to keep a portion of the funds). However, the fraudster often removes all of the funds before the bank determines that the check is counterfeit.
- Fraudsters may also convince the unsuspecting victim to provide them with their debit card, along with their PIN. The victim is then instructed to report the card as lost or stolen.

**Card-cracking** has become a national problem. Many of the "victims" facilitating these acts do not understand they are committing a crime in which they could receive up to 30 years in prison for their involvement. In addition to being charged as an accomplice to a crime, they are also at risk of having all of their money stolen from their accounts and having unauthorized purchases made with their debit cards. Because they consented to provide scammers access to their bank accounts, it is difficult for them to prove that any unwarranted withdrawals or purchases made by the fraudsters were unauthorized.