



# 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Money is withdrawn immediately at an ATM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**

