



## Courier Fraud

Courier fraud is becoming more **PREVALENT** and **SOPHISTICATED**.

### What You Should Know

Also known as social engineering or vishing, generally, but not exclusively courier fraud is where the fraudster cold calls the victim on their landline (whether in possession of the victim's details or not). The victims are generally elderly/vulnerable.

They make claims designed to encourage the victim to divulge specific personal Information ultimately requesting the victim to provide their **PIN**. Some of the most common are:

- Claiming to be **POLICE** – citing recent arrests of individuals in possession of the victim's details and requiring the victim's **ASSISTANCE** to investigate.
- The victim's bank card(s) has a design **FAULT** and needs replacing. They ask the victim to cut their card down the centre ensuring the **INTEGRITY** of the chip.
- The suspects cite a fault with the victim's online bank card reader.
- A **CORRUPT** bank **EMPLOYEE** working at the victim's bank and the caller needs the victim's **ASSISTANCE** in catching the culprit.
- Bank card required for **FORENSIC** examination re police **INVESTIGATION**.
- To assist with a police investigation and ask the victim to actually go to the shops and purchase goods, current favourite **ROLEX** watches and **APPLE** products.

Also asking victims for their personal goods such as iPhones etc.

Some of the courier **FRAUDS** have **PROGRESSED** with the victim called on a second occasion and re-requested to withdraw all the cash from their other current account "due to a **CORRUPT** bank **EMPLOYEE**" and place the funds into a separately named account - a so called "mule account".

In an emergency call **999**  
For non emergencies call **101**



[www.northants.police.uk](http://www.northants.police.uk)



**Northamptonshire Police**

Fighting crime, protecting people



The fraudster will then arrange either an innocent **TAXI** company or **ASSOCIATE** to collect the bank card from the victim's home address and deliver it to a prearranged location where the card(s) are picked up. Consequently the fraudster is in possession of both the victim's bank card and their PIN.

The suspect will either use the card to withdraw cash, use the card to purchase online goods or use it in stores to purchase high value goods.

**Your BANK and the POLICE will NEVER ask for your PIN.**  
**If you receive one of these calls END it immediately.**

## Useful Contacts

[www.northants.police.uk](http://www.northants.police.uk)  
[www.northants.police.uk/cp/crime-prevention/](http://www.northants.police.uk/cp/crime-prevention/)  
[www.actionfraud.police.uk](http://www.actionfraud.police.uk) or  
tel 0300 123 2040  
**OR** for Covid-19 specific advice  
[www.actionfraud.police.uk/covid19](http://www.actionfraud.police.uk/covid19)  
[www.met.police.uk/search?q=The+little+book+of+scams](http://www.met.police.uk/search?q=The+little+book+of+scams)  
[www.victimsupport.org.uk](http://www.victimsupport.org.uk)  
tel 01604 603477 or 0845 3030900  
[www.voicenorthants.org](http://www.voicenorthants.org) or  
tel 0300 303 1965  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
(Consumer & Scam Advice)  
[www.nationaltradingstandards.uk](http://www.nationaltradingstandards.uk)  
[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)  
(Trading Standards approved businesses)  
[www.takefive-stopfraud.org.uk/](http://www.takefive-stopfraud.org.uk/)

[www.cifas.org.uk/coronavirus-fraud-advice](http://www.cifas.org.uk/coronavirus-fraud-advice)  
[www.crimestoppers-uk.org](http://www.crimestoppers-uk.org) or  
tel 0800 555 111  
[www.getsafeonline.org](http://www.getsafeonline.org)  
[www.cyberaware.gov.uk](http://www.cyberaware.gov.uk)  
[www.ageuk.org](http://www.ageuk.org)  
[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)  
[www.ncsc.gov.uk/](http://www.ncsc.gov.uk/)  
(National Cybercrime Security Centre)  
[www.nationaltradingstandards.uk](http://www.nationaltradingstandards.uk)  
Check HMRC-related phishing, or bogus, emails or text messages against [gov.uk/government](http://gov.uk/government)  
For latest information on Universal Credit go to  
[www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)

**Northamptonshire Police are not able to provide status updates on reports submitted to Action Fraud. If you wish to receive an update please contact Action Fraud on 0300 123 2040 or [contact@actionfraud.police.uk](mailto:contact@actionfraud.police.uk).**

