

HELLO. This is _____ (full name) _____ calling from _____ (bank name) _____. The purpose of this call is to verify your account details and cards due to uncertain amount of spams, set forth by emails, unofficial phone calls that are leading to fraud. By any chance have you replied to a phone call or email recently?

(If yes)

How often did you received the email or phone call and at what time?

Did you reply to an emails or phone call?

If so it's important for you to secure your account.

(If no continue from below)

May I know your name by which I can call you? ____ (name) _____. Thankyou _____ we are currently updating the database thus you are required to verify your personal details otherwise your assets, cards and accounts would be frozen temporarily, as spammers are targeting US bank accounts. They can't be unfrozen or used until you visit the branch in which your account was opened and processing can take up to 3 working days. The customer support department is working overtime to save you the hassle and prevent your assets to be frozen.

What's your decision sir/ma'am?

(Yes)

Very well thank you for co-operating. Can you get your credit or debit card as you will be required to provide details.

May I know your full name?

1 sec

May I know your mother's name?

1 sec

May I know your DOB?

1 sec

May I know your current address?

1 sec

Can you tell me the last four digits of your social security number?

Thank you please remain on the line as I enter the details in the database.

(Hold for 10 sec)

Hello, thank you for waiting can you fetch your credit card or debit card?

Can you verify me the number of cards you have and their type?

(If single)

Can you tell me the card number?

1 sec

Can you confirm me the cvv? It's a 3-4 digit code on back of your card!

1 sec

What's the date of issue for your card?

1 sec

What's the expiry date mentioned on it?

1 sec

Ok do you have any other card issued in your name?

(Yes)

Very well can you fetch that too?

(Same card details)

(Done)

(No)

Very well thank you for your co-operation, please remain on the line as I am transferring the call to my manager as you'll have to verify your phone number with an OTP. Please don't share your OTP with anyone.