If a Strange Package Is Delivered to You, it Could Be Credit Card Fraud.

A Villager discovered his credit card information had been stolen only after a shipment that he did not order showed up on his doorstep.

How does this scam work?

In this specific case, the victim's personal information was stolen, including phone number, address and credit card number. The thief ordered something online to be shipped to the victim's address. However, the phone number was changed by one digit, and the email address was completely different, so the victim would not be notified but the criminal would know when the package was delivered. The thief's plan likely was to drive by the victim's house and grab the package, but the plan was foiled when the victim intercepted the package and discovered the fraud.

Credit card information is stolen in many ways. If the intent of the scammer is to use your credit card to purchase items online, the method will be similar to what happened to the Villager. It is common for thieves to use different contact information but keep the address the same and then try to pick up the package when it is delivered.

What if I'm a victim?

Call the issuer of the card as soon as you realize it is lost or stolen.

How do I protect myself?

Many credit card companies allow customers to put extra security measures in place such as setting an amount at which the customer is automatically notified if a purchase is made that exceeds it.

Open your bills promptly or check them online frequently. Reconcile them with purchases you have made, and report any questionable charges to the credit card company.

Notify the credit card company if you will be traveling or if you change your address.

And, check your home for package deliveries every day.