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AIB urges customers to be vigilant as instances of ‘taxi scam’ fraud increase

Criminals also instructing customers to leave bank cards under door mats for collection

AIB is advising customers that it will never ask them to hand over their bank card or bank details amid a rise in the number of scams where customers are visited by a taxi driver or courier supposedly sent by the bank to collect their card. We are also aware of instances in recent days where scammers gave instructions to leave cards under front door mats for collection.

The scam follows a similar pattern:

- A customer receives a fraudulent text purporting to be from a bank, a utility company or another legitimate business containing a link to click.
- Customers believe the text is genuine and provide personal, login and card details to this fraudulent site.
- They then receive a follow up call from someone claiming to be from their bank and are told their card is compromised and needs to be collected. In some cases, they are also told to include their PIN.
- A taxi driver or courier arrives to their address and collects the card. On occasion, multiple bank cards have been collected, and some customers believed the person who came to the door was a legitimate bank staff member.
- The stolen card is then used for ATM withdrawals, payment fraud via Internet banking or kiosk and card fraud spends in various shops.

AIB’s Head of Financial Crime, Mary McHale said “fraudsters are becoming more and more sophisticated, and we have seen an increase in the number of cases of this kind of taxi or courier scam in recent weeks. AIB will never ask customers to hand over their bank card or their bank PIN to anyone and we urge customers to end any conversation where someone purporting to be from their bank asks them to do so.

Fraud can be very distressing for customers as it often involves significant amounts of money. These scams can be very sophisticated, and criminals go to great lengths to defraud by sending fraudulent texts with links that lead customers to scam websites designed to harvest details that help criminals steal money. It’s particularly distressing for customers to be visited in person by someone pretending to be from a bank. In some cases, legitimate taxi drivers or couriers have been unwittingly involved. We are aware of instances where these drivers have refused to accept the bank cards and we thank those drivers for their vigilance.

Where customers have been scammed, we will deal sympathetically with them on a case-by-case basis. At AIB, we have a strong record in protecting our customers from fraud and we are continuously investing to enhance our fraud monitoring systems in response to new and existing

fraud trends, and to educate our customers via online messaging, emails, and targeted social media alerts. We also work closely with industry stakeholders including the Banking and Payments Federation of Ireland (BPF), and the Gardaí to detect and report fraud trends, as it's only by communicating and coordinating across the whole of society that we will together be effective."

We're all aware of frauds and scams, having received fraud prevention messages and warnings from our bank, on social media, in newspapers, on TV and on radio. However, it only takes a moment to get caught off guard and if a mistake is made, it can have serious financial consequences.

Top tips to be fraud aware:

- Everyone should keep the phrase 'don't click on the link' in their minds.
- Take a moment to ask yourself 'is this legitimate?', before reacting to a call or message.
- End any conversation where someone asks you to give them your card or hand it over to a taxi or courier or leave it out for collection. AIB will never ask you to do that.
- Make yourself aware of current fraud threats by regularly checking your bank's security centre on their website.
- Do not call any number provided in a text or email message. Search and confirm the phone number using the bank's website.
- You can also ensure any website you use is secure and genuine by checking for the padlock symbol to the left of the web address. If it's not there, beware.
- If you think you have been a victim of fraud, contact your bank immediately and report it to the Gardaí.

ENDS.

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