

## **Types of Fraud**

<b>Mishing</b>	Method used by fraudsters to obtain secure cardholder information by sending text messages to a cardholder's cell phone. Also referred to as "SMiShing".
<b>Pharming</b>	Term referring to fraudulent attempts on the part of attackers to redirect a Web site's traffic to a bogus Web site. Victims end up at the bogus site without any visible indicator of discrepancy.
<b>Phishing</b>	Term referring to e-mails sent to cardholders to trick them into providing personal information that is then used by fraudsters to perform fraudulent transactions.
<b>Skimming</b>	Method used by fraudsters to obtain the secure information on a card's magnetic stripe.
<b>Social Engineering</b>	Method fraudsters use to obtain secure data or information. They attempt to gain the information by either pretending to be someone they are not, or may appeal to someone's sympathy to trick them into divulging information.
<b>Spear Phishing</b>	Term used for Phishing e-mail fraud attempts that target a specific audience, perhaps even specific cardholders.
<b>Vishing</b>	Term referring to the attempt to gain personal cardholder information by calling the cardholder and tricking them into providing personal information which is used to perform fraudulent transactions.