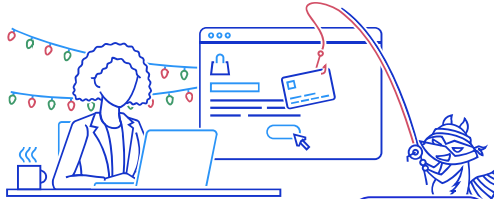




Holiday Threats Report

It's the most wonderful time of the year... for scammers

Though the holidays are some of the most joyful weeks of the year, scammers are looking to steal your cheer with these top scams seen by the Visa fraud fighters:

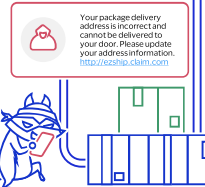


Fake shopping sites

Holiday deals seem too good to be true? They probably are. Scam sites posing as your favorite stores may steal your card while you shop. Double check you are on the official website before making a purchase.

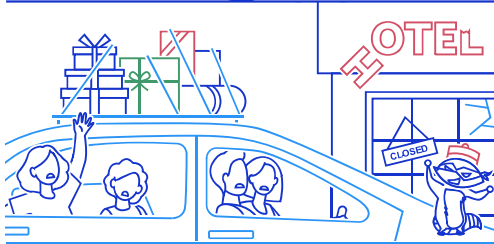
Package delivery scams

Scammers are sending "delivery problem" texts to try to steal your info during peak shipping season. Don't click on links from unknown senders.



"Extra holiday cash" job scams

Fake job offers prey on holiday financial stress. Go through appropriate channels when applying for jobs and never give money to a job before you start.



Travel fraud

Over the river and through the woods... to a scammer's listing you go? Fake travel sites and phishing emails target winter travelers. Make sure you're booking on trusted sites and choosing places with legitimate reviews.



Holiday charity scams

Scammers are the ultimate Grinch. Phony charities exploit the giving season, from fake websites to in-person tap-to-donate schemes. Always research where you are giving before making a donation.

Visa has invested \$12B in technology and infrastructure in the last five years,

including on cybersecurity and fraud. Plus, in just one year, the Visa Scam Disruption team has identified and blocked more than \$1B in scam attempts before they could impact consumers.