

BULLETIN

Industry Divisions



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VACC Licensed Motor Car Traders (LMCTs) members are urged to show caution when selling vehicles to persons who are citing stolen credit cards on-line, and unseen to the LMCT on a click and collect basis.

VACC has been informed of an upsurge in instances where LMCTs have unwittingly sold cars to consumers who have used fake driver licenses ([see attached](#)) and quoted credit card numbers that have been stolen etc. Victoria Police is currently investigating, however, LMCTs should be on high alert.

It is important to note that the alleged perpetrators have assumed the identity and addresses of real people, who are the victims of 'identity theft'.

In most instances two females and one male are scamming LMCTs.

Where are they operating?

So far, the alleged perpetrators have based their activity in the southern suburbs of Melbourne as well as Gippsland. The typical cars they seek to purchase are Audi (A4 & A6) . They arrive at dealerships in a black Toyota Corolla Vic rego 1SN-8UC. It is not known whether the plates have been duplicated or stolen.

Copies of the fake licenses are [attached](#), as well as images of the alleged perpetrators. These photos were taken by a quick thinking LMCT who 'smelt a rat'.

In two instances the consumers have taken delivery of the car and then the LMCT has had to refund money back, or had received a charge back notice from the credit card company/merchant. These have been amounts as high as \$20,000.

What should LMCTs do with credit card transactions?

Advice from the Commonwealth Bank Card Fraud/Security section is for LMCTs to use BPay where possible, sight the credit card where possible, obtain a signature where possible and to use a 100 points of ID. I understand this is a tough ask in the current trading environment.

You can view an example of what makes up 100 points of ID by taking [this link](#). Those details must then be stored in a secure location as per your requirements under the Australian Privacy Principles.

If your business accepts or processes credit or payment cards there are security standards you must adhere to the Payment Card Industry (PCI) Security Standards. You can view the PCI standards by visiting the [Business Victoria](#) webpage.

Further VACC advice

VACC is currently taking legal advice on the legal position of electronic signatures when creating a contract of sale electronically. When that advice is available we shall share with you all.

VACC thanks the LMCTs who have provided this information.

If your business comes across the alleged perpetrators you are urged to contact your local police.

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