

Fraudsters Targeting Starbucks Customers – What You Need to Know

May 18, 2015 – Scam artists have found a new target. Starbucks customers who use the company's mobile payment app or gift cards that are lined to a debit or credit card for automatic reloading. Yes, I know that's a mouth full. Here is the way the scam works.

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(function() {
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
s.type = 'text/javascript';
s.src = 'http://widgets.digg.com/buttons.js';
s1.parentNode.insertBefore(s, s1);
})();
```

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(function() {
var po = document.createElement('script'); po.type = 'text/javascript'; po.async = true;
po.src = 'https://apis.google.com/js/plusone.js';
var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
})();
```

Let's say you are a regular Starbucks customer and you use the company's mobile payment application. For the sake of convenience, you're linked the mobile app to the debit card associated with your checking account. You initially put \$20 in your Starbucks account and when the card runs dry, another \$20 is automatically charged to your debit card. The application is essentially setup so that you never run out of money on your Starbucks application. That's where the hackers come into play.

They have found a way to gain access to some third party applications! Starbucks included. Once they do, they can transfer money out of your account and put it into another account or on a card that they actually control. Once your account is empty, they wait a couple of minutes for it to recharge and then do the same thing over again. It is potentially a bottomless pit.

Starbucks gift cards can also be linked to a credit or debit card and are also experiencing the same type of fraud.

The reason that criminals are targeting apps like Starbucks is simple. It's easier break into their systems than it is to break into a bank's systems.

Starbucks is saying that consumers aren't responsible for the charges, but getting your money back could be problematic. Do you go to Starbucks or do you go to your bank or credit card company? That may depend on who you ask. And in the case of debit cards, consumers have much less protection than they do with credit cards.

The only real way to stop this kind of crime is to make sure that any third party mobile phone applications or gift cards you use are not linked to a debit or credit card. But if you decide that you can't put up with that amount of inconvenience, then you need to have different passwords for every application you use. And you need to regularly monitor your applications for unauthorized use.

Keep in mind, that if you link a debit card that is tied to a business bank account to a third party application and you experience fraud, there is an excellent chance that you will ultimately be held responsible for the charges.

by Jim Malmberg

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