

I never understood how people fell for parking meter scams. Until now!



You've probably heard about the various parking-meter scams doing the rounds, all of which seem to be aimed mainly at older drivers. Fraudsters, whether posing as officials, confused car-owners or helpful bystanders, somehow manage to palm the victim's bank card (after noting the pin), which they claim has been "swallowed" by the machine. I've never understood how people fall for it. Until now.

A few weeks before Christmas, a misguided attempt to be a good Samaritan showed I could be as easily manipulated as anyone else. Walking along Northcote Road, I noticed a smartly dressed young man clearly in need of assistance. As he walked along he was staring worriedly at his phone and occasionally glanced at the parked cars. "Can I help?" I asked.

I gathered he was French. When I told him I spoke a little French he became very voluble in an incoherent mixture of French and English, gesticulating in best Gallic fashion. I gathered he was having trouble with his car – and that his wife was in the car.

While this exchange was going on we'd reached one of the side roads heading up the hill. He pointed eagerly towards a parking meter a few yards along. This should have been my cue to make an excuse and leave, but I felt myself being steered towards the machine. As it happens, these things are a mystery to me as we dispensed with our car years ago.

Through all this he kept talking, pointing at it, shrugging expressively. Suddenly he pulled out a folded £20 note and tried to put it in one of the slots. Instead of becoming suspicious I carried on trying to help. I spotted the image of a credit card on the front of the meter and I pointed it out. He started acting baffled again. Here I made a *big* mistake by taking out my wallet and showing him my debit and credit cards. Light suddenly dawned and he took out his credit card and turned to the meter blocking my view. More shrugging. More headshaking. "No good – *français*."

He suddenly produced two pound coins and gave them to me. "Keep change," he said pointing to the wallet I was still holding. He was asking me to use my card to buy a ticket. In the trade they call this the "convincer". By giving me some of his own money, he must be genuine. I sensed something wasn't quite right, but I wanted to get it over with so I agreed. Inserting the card, I tried turning my back on him so my pin was hidden.

Trouble was he was moving around all the time, and talking. Anyway, when I turned back, my card had gone. Before I could take that in, he reached round me and jabbed the "Cancel" button. I also tried pressing the button but my card didn't reappear. I supposed it was jammed inside. If he'd let me think straight, I would have realised this was unlikely, but he was doing what a conjuror does – keeping my attention diverted by his bilingual chatter, constantly moving around and waving his arms. I now know he'd palmed the card.

You must remember all this was happening in the space of a very few minutes. Somehow our roles had been reversed and he was helping me. Probably in perfect English now (though I don't really remember) he suggested that putting a second card in would cause the first one to eject. Everyone who hears this story stares in disbelief at this point. But I inserted my second card into the machine and went through the same pantomime with the same result – this card also "disappeared".

Feigning exasperation, he shouted something about finding a "ticket man" to help and dashed off urgently round the corner. It took about a minute for the fog to clear. I stared at the meter wondering about phoning the help number. And then light dawned. He'd palmed the cards as I was busy on the keypad and, despite my efforts, he'd almost certainly seen the pin numbers.

The spell was broken. I immediately phoned my wife, who dealt quickly with getting the cards cancelled. In the short time before this was done, £500 had been taken from the NatWest cash machine on St John's Road, and £1,800 spent on electronic equipment in a nearby store. We reported the crime to the police and to the card companies. I've now had the £500 refunded by my bank and by the time you read this I'm hopeful the other debt will have been cancelled.

I can report that the police have been very helpful. As soon he received my crime report, I was contacted by an officer from Wimbledon police station who came to see me. He told me he'd heard of several cases similar to this. He's already checked for CCTV cameras near the parking meter, but without success. Clearly, this is a mini-crime wave they'd like to bring to an end. But apparently the banks and credit card companies almost always refund the money, and rarely bring a prosecution themselves.

I think I've learned my lesson. And I should mention that in Wandsworth's press release about the parking meter scam, they point out that cards cannot be "swallowed" as they are never taken right inside the machine. And the safest way of paying for parking is to pay online or by phone.

Mike Roden

