Authority:

Customer: Hello I am having trouble with my debit card no matter what you do to it can I speak to your supervisor, maybe they will be able to help me?

Hacker: Hello my name is … I am the supervisor of the bank and I would like your card number and your social security number so I can have access to your account.

I am a customer service representative and I need your account number and pin because your account has been used by an unknown person.

Intimidation:

If you don’t give me your bank account number to pay this amount I will contact the police and you will have to respond one way or another.

I will also be calling your job and your contacts to make sure we get the amount taken care of.