

# How to Identify Unrecognized Charges on Your Credit Card (Even the Small Ones)

## How to Find Out Who Charged Your Credit Card

Ever seen a strange charge on your credit card and wondered, “Who charged me?” You’re not alone. Unrecognized charges—especially small ones—can be signs of fraud or identity theft. And with so many digital purchases today, tracking it down isn’t always easy. Here’s how to investigate mystery charges and keep your finances secure.

### Step 1: Review the Transaction Details

Start by logging into your bank or credit card account and finding the transaction. Take note of:

- Merchant name (sometimes cryptic or shortened)
- Date and amount
- Location (if available)

Sometimes the charge is legitimate, but the name showing up on your statement is the parent company or payment processor—not the brand you recognize.

### Step 2: Search the Merchant Online

Copy the transaction name into Google. Add the word “charge” or “credit card.” You might find others asking the same question or even identify the merchant immediately through reviews or support forums.

### Step 3: Use a Lookup Tool

A tool like [WhoHostsMyWebsite.com](http://WhoHostsMyWebsite.com) can help you track down websites or companies associated with a domain if you have one listed. This can be useful for determining if the merchant is legit or part of a known scam.

Also, try some searches online with the exact charge information as your search to see what comes up.

### Step 4: Call the Merchant (If Known)

If you do find the company, give them a call. Ask them what the charge was for and whether they can refund it. Sometimes it’s a subscription you forgot about—or a free trial

you didn't cancel in time.

## Step 5: Contact Your Credit Card Issuer

If you can't identify the charge, call your credit card company or bank. They can:

- Help clarify the transaction
- Flag it as fraud
- Issue you a new card if needed

Don't wait too long—many cards have time limits for disputing charges.

## Red Flags: Why Small Charges Matter

Fraudsters sometimes test stolen cards by making small charges—\$0.50, \$1.00, even \$0.01—to see if the card is active. If you see a tiny, unexplained charge, take it seriously.

As a web developer, we see this happen to our clients off and on. They'll have a product worth a few dollars on their website and they'll get a bunch of orders—all coming from the same IP address. It's not a sale; it's someone testing dozens of stolen cards to see which ones go through. Once a card is confirmed as "live," it often gets used for a much larger purchase elsewhere, or sold on the dark web as verified. That's why even a \$1 charge from an unfamiliar source should never be ignored—it might be the canary in the coal mine. If you catch it early, you can freeze the card and limit the damage before it gets out of hand.

## How to Prevent Future Mystery Charges

- Use virtual card numbers for online purchases
- Set up transaction alerts
- Review statements weekly, not just monthly
- Use a password manager so you don't reuse logins

## FAQ: Credit Card Charges

### How do I look up a charge on my credit card?

Log in to your credit card or banking app, find the charge, and search the merchant name online. Use lookup tools if the name doesn't lead anywhere useful.

### What if the charge is \$0 or a few cents?

This could be a test charge from a scammer. Report it to your credit card company right away and watch for more activity.

## **How can I tell if a charge is a scam?**

If the name is vague, you don't recognize it, or you've never used the product or service, it's best to call your bank to investigate.

## **Can I get a refund from a suspicious charge?**

If the charge is determined to be fraud, most credit cards will refund it. Act quickly to increase your chances.

## **Final Thoughts**

If you're seeing unrecognized or suspicious charges—especially small ones—take action immediately. Investigate the charge, report anything that seems wrong, and protect your financial info going forward. Use tools like [WhoHostsMyWebsite.com](https://WhoHostsMyWebsite.com) to help you track down websites when info is limited.

**Better safe than sorry—mystery charges are sometimes the first sign of credit card fraud.**

Original article: <https://www.tonyherman.com/how-to-identify-unrecognized-charges-credit-card/>

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