

Gift Card Payment Scams



Gift cards are popular and convenient...and not just as gifts. Con artists have latched onto gift cards as a convenient form of payment in their scams.

How these scams work:

- You are contacted about an urgent financial matter, and are told the quickest way to address the issue is to buy one or more gift cards – often referred to as “electronic vouchers.”
- You are told to share the numbers on the back of the gift cards either by reading them over the phone or taking and sending a picture.
- The scammer is able to quickly convert the card balance into cash and then disappear.
- This tactic is common in impostor scams – a call from Social Security warns of a problem with your account; a utility company call warns of an imminent shutoff; you’ve won big in a lottery and just need to pay some fees upfront; your grandchild faces a financial emergency.

What you should know:

- **ANYTIME** you are directed to pay some fee or obligation by purchasing a gift card and sharing the numbers off the back, **it is a scam.**
- If you are confronted by someone directing you to buy gift cards for some obligation, disengage immediately.
- Report it to the Federal Trade Commission at reportfraud.ftc.gov. The data are used to identify trends and build cases against criminals.

To learn more about gift card payment scams, visit aarp.org/giftcards. For help determining if something is legitimate, or if you have experienced a scam, call the AARP Fraud Watch Network Helpline at **1-877-908-3360**.