

Gift Cards Scams

Gift cards are a popular and convenient way to give someone a gift. They're also a popular way for scammers to steal money from you. That's because gift cards are like cash: if you buy a gift card and someone uses it, you probably cannot get your money back. Gift cards are for gifts, **not** payments. Anyone who demands payment by gift card is always a scammer.

Many different kinds of imposters ask you to pay with gift cards. Someone might call you and claim to be from the IRS, collecting back taxes or fines. The caller might say he's from tech support, asking for money to fix your computer. The caller might even say she's a family member with an emergency and needs money right now.

Recently we have had individuals claiming to be faculty members or staff supervisors texting co-workers or students asking them to purchase gift cards for them. In each case, the scammer has expressed an urgent need for their intended victim to send money right away.

Imposters will sometimes ask you to wire money to them but, increasingly, they tell you to go put money on a gift card. Here's what happens: the caller will often tell you to go buy a popular gift card, frequently, iTunes, Google Play, or Amazon. The caller will tell you to get the card at a particular store near you—often chain stores such as Walmart, Target, Walgreens, or CVS. They may even have you buy several cards at several stores. Sometimes, the caller will stay on the phone with you while you go to the store. Once you buy the card, the caller then will demand the gift card number and PIN on the back of the card. Those numbers let them immediately get the money you loaded onto the card. And once they've done that, the scammers and your money are gone, usually without a trace.

Other kinds of scammers, some of them also imposters, who might demand payment by gift card include:

- Callers pretending to be from a utility company, telling you to pay your bill by gift card or they'll cut off your power or water;
- Sellers on online auction sites who ask for gift cards to "buy" big items like cars, motorcycles, boats, RVs, tractors and electronics;
- Someone posing as a service member to get your sympathy, saying he has to sell something quickly before deployment and needs you to pay by gift card;
- Callers who say you've won a prize, often for a sweepstakes you never entered – but first, you have to use a gift card to pay fees or other charges;
- Someone buying something from you, probably online, who sends a check for more than the purchase price – and asks you to give them the difference on a gift card. (That check later turns out to be fake.)

These are all scams. If anyone tells you to pay by gift card for any reason—that's a sure sign of a scam. Every time.

What if you paid a scammer with a gift card?

If you paid a scammer with a gift card, tell the company that issued the card right away. When you contact the company, tell them the gift card was used in a scam. Ask them if money is still on the card, and if they can refund your money. If you act quickly enough, the company might be able to get your money back. Be aware that some companies will not return any money even if the gift card hasn't been used. Remember to keep the gift card itself, and keep the gift card receipt. Also, tell the store where you bought the gift card as soon as possible.

Here is a list of cards that scammers often use, and information that will help you to report a scam. If the card you used is not on this list, you might find the gift card company's contact information on the card itself, or you might need to do some research online. The Federal Trade Commission (FTC) will update this list as new information becomes available.

Report scams

Amazon

- Call 1 (888) 280-4331
- Keep the Amazon card itself and your receipt for the Amazon card.

Ebay

- Call 1 (866) 305-3229 right away. Say "representative" after the first prompt. Then say "gift card" after the next prompt to connect with a live representative.
- Forward suspicious emails about Ebay gift cards you bought to spoof@ebay.com. Include the first 9 digits of your Ebay gift card.
- Keep the Ebay card itself and your receipt for the Ebay card.

Google Play

- Call 1 (855) 466-4438
- Report gift card scams online at <https://support.google.com/faqs/answer/2952493>.
- Keep the Google Play card itself and your receipt for the Google Play card.

iTunes

- Call Apple Support right away at 1 (800) 275-2273. Say "gift card" to connect with a live representative.
- Ask if the money is still on the iTunes card. If so, Apple can put a freeze on it. You might be able to get your money back from them.
- Keep the iTunes card itself and your receipt for the iTunes card.

Steam

- If you have a Steam account, you can report gift card scams online at <https://help.steampowered.com/en>
- Keep the Steam card itself and your receipt for the Steam card.

MoneyPak

- Call 1 (866) 795-7969
- Keep the MoneyPak card itself and your receipt for the MoneyPak card.

For more information on gift card scams and avoiding scams, visit the [FTC website](#).

<https://www.consumer.ftc.gov/articles/paying-scammers-gift-cards>