



# Payment Methods used in SCAMS



## WIRE OR MONEY TRANSFERS

Wire or money transfers are preferred by scammers because they are nearly instantaneous and extremely difficult to reverse. The scammer takes possession of the money almost instantly, and after payment has been accepted, it's virtually impossible to get the stolen funds back.



## GIFT CARDS

Scammers seem to prefer several specific brands of gift cards for payment. At this time, Apple, Walmart, Google Play, Target and eBay seem to be fairly popular with scammers. No real business or government agency will ever tell you to buy a gift card to pay them. Always keep a copy of your gift card and store receipt. Use them to report gift card scams to the gift card company and ask for your money back.



## “PEER-TO-PEER” PAYMENT APPS

These services give consumers the ability to transfer funds online or through an app directly from their bank account. Popular services like Cashapp and Zelle may work perfectly well when transferring money to a close friend or family member but watch out if a stranger wants you to use that type of payment method. Treat P2P payments like cash– don't pay until you receive the product. Only send money to friends, family and others you trust.

## REPORT FRAUD

Protect your community by reporting fraud, scams, and bad business practices at [reportfraud.ftc.gov](https://reportfraud.ftc.gov).

Check out what is going on in your state or metro area by visiting [ftc.gov/exploredata](https://ftc.gov/exploredata).

