

Protect Yourself from Gift Card Scams:

The emails sound legitimate: a NARFE officer asks that you buy a Walmart gift card to help a charity, or a relative urgently needs you to send a digital gift card from Amazon to help cover family expenses.

Unfortunately, these requests were sent by scammers trying to steal 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.

How Scammers Operate:

The Federal Trade Commission (FTC) has found that gift cards continue to be the most common form of payment used when consumers report losing money to most scammers. About one in four people who tell the FTC they lost money to fraud say they paid with a gift card. In fact, gift cards have topped the list of reported fraud payment methods every year since 2018.

Most often, consumers that use gift cards to pay a scammer are drawn in by an imposter scam, such as someone pretending to be a NARFE officer or your cousin. They might say they're in serious trouble with the government and must buy "electronic vouchers" to avoid arrest. They may play on your generosity, requesting gift cards on behalf of a nonprofit or religious institution. Some people say scammers posing as businesses promised special promotional pricing for phone or TV service if they paid for the first three months with a gift card. Others thought they were buying gift cards to evaluate a retailer as a "secret shopper."

Whenever someone demands to be paid with a gift card, that's a scam.

What You Can Do:

If you think you've been targeted by scammers, click here to report what happened to the [FTC](#).

If you paid someone with a gift card by giving them the numbers on the card, keep the card and your receipt, and report it to the card issuer immediately.

To learn more about spotting and avoiding gift card scams visit the [FTC website](#).

This article, dated April 27, 2021, was authored by Evan Dean on NARFE's website.