

# 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](https://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](https://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**.