

When Sue got a call from someone claiming to be the electric company, they demanded she pay her “late bill” with a gift card. But Sue knew the red flags—and hung up just in time.

Protect yourself from gift card scams



Gift cards can be the perfect gift for a loved one or a friend—a way to put a smile on the face of somebody you care about. **But if anyone pressures you to pay them with a gift card, it’s likely a scam.** Legitimate businesses, organizations, and government agencies will never require you to pay with a gift card.





How gift card scams work

A person reaches out unsolicited about an urgent matter.

Examples include:

- You owe back taxes and need to pay immediately.
- Your computer has been accessed and online tech experts reach out to help.

You are told to purchase gift cards.

The scammer may tell you where to purchase the gift card and what type of card.

They tell you NOT to speak to store employees, or they may tell you what to say if an employee questions your purchase.

Scammers do not want anyone to alert you that you are experiencing a scam.

You are told to share the card numbers and PINs. The scammers may ask you to send a photo via text message or other messaging apps.

The scammer redeems the cards.

With the card details, the scammer can quickly access the funds. You realize that the urgent matter was false, and your money has been stolen.



Sue offers tips on what to do if you experience a gift card scam:

1. Contact the company listed on the gift card immediately.
2. Report the incident to BBB Scam TrackerSM at [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) to warn others.
3. For further assistance, visit the BBB Scam Survival Toolkit at [BBB.org/ScamSurvivalKit](https://www.bbb.org/ScamSurvivalKit)
4. Tell a friend or family members so they can help.



What you should know about gift cards

No legitimate business or organization will ask you to pay them with a gift card.

If somebody asks you to make a payment via a gift card, it's likely a scam.

Gift cards are non-traceable forms of payment that have limited protections.

This is the reason scammers favor this form of payment method.

Crooks may have already accessed the card you purchased.

When you purchase a gift card, inspect it for signs of tampering, such as missing or replacement stickers, or scratched-off PIN codes. You may wish to purchase a card that the store keeps in a secure setting.

It's harder to get your money back if you pay a scammer with a gift card.

While it is difficult to get a refund, if you've been scammed using a gift card, act quickly, and report the scam to the gift card company listed on the card immediately. Consider contacting your bank or credit card company for a chargeback if applicable.

Lastly, report the scam to BBB Scam TrackerSM to warn others about your experience.





If you think you're being targeted by a scam:

Stay calm. If you are being pressured to act quickly, resist the urge to make a snap decision no matter how dramatic the story is or how threatening or intimidating the caller sounds. Take a pause and consider talking to a friend or family member about the situation.

Do not reply directly to unsolicited messages.

Beware of unsolicited calls, texts, or emails, and never click on links in these messages. Instead, contact the company or person directly to verify the message or the call you received is legitimate.

Do your due diligence when working with a new business.

Contact the company via information you already have or can find on their website. When in doubt, call your local BBB® to ask for a second opinion. If you made a purchase, always verify and track it using the company's app or website.

Never give personal information (SSN/ SIN, account numbers/passwords, license number, etc.) over the phone, especially if the call was unexpected. Scammers may impersonate a customer service representative from a known company, even spoofing a call (falsifying the name/organization on your caller ID). If you're unsure, end the call/chat and reach out directly to the company's customer service phone number or website.





Use secure, traceable transactions when making payments for goods, services, taxes, and debts. Gift cards, for example, cannot be traced. Never make a payment until you have verified all the details with a third party or via the organization's official call center or website.

Never allow remote access to your computer if somebody offers tech support. Shut down your computer immediately and seek support directly from a trusted service provider.

Search BBB Scam TrackerSM. If you're suspicious about the situation, search BBB Scam Tracker to see if anyone else has reported a similar situation. BBB Scam Tracker enables you to search by email, URL, phone number, and more.

Check the email address or URL more closely. Scammers use similar website addresses or emails to appear legitimate. Look closely to spot that one letter or number that's off and hover over links to identify potentially harmful websites.

Report any scam activity to BBB Scam Tracker. Reporting scams helps protect others. BBB publishes scam reports so others can avoid the scam that targeted you.

Be like Sue: KNOW the signs of gift card scams.



Learn more: [BBB.org/GiftCardScams](https://www.bbb.org/GiftCardScams)

**Search and/or report scams:
[BBB.org/ScamTracker](https://www.bbb.org/ScamTracker)**