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Gift Card Scams: No Real Business Asks for Gift Cards

If someone on the phone, or in a text, asks you to pay with a gift card, it's always a scam, no exceptions. This guide shows the disguises scammers use, the one rule that catches every version of it, and what to do if you already bought the cards and read off the numbers.

How the scam works

Pressure to pay fast, in a form that can't be traced or reversed.

A reason to pay right now
Back taxes, a shut-off notice, a prize fee, or bail money.

It has to be a gift card
Usually several cards from different stores, to stay under the radar.

They want the numbers, by phone
Reading the code off the back is the same as handing over cash.

The warning signs of a gift card scam

WARNING SIGN

1 Here's the one rule that catches it every time

No real business, utility, or government agency accepts payment in gift cards. Not ever, for any reason.

WHAT TO DO
If someone insists on a gift card, you already know it's a scam. Hang up.



KNOW THE DIFFERENCE

Compare: safe ways to pay, versus not

A credit card or PayPal can be disputed if something's wrong. A gift card or wire can't.

WHAT TO DO

If a payment method can't be reversed, that's exactly why scammers want you to use it.



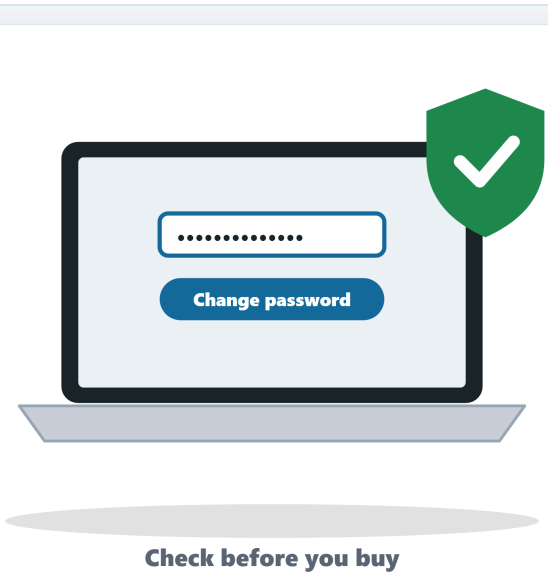
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Not sure if a call is real?

Call us, and we'll help you figure it out before you buy anything.

WHAT TO DO

Already sent the numbers? Call 239-513-1960, we'll help you report it quickly.



Warning sign 2: the disguises they use

- [ ] "The IRS" or another agency
  Claiming you owe back taxes, and threatening arrest
- [ ] "Your utility is about to be shut off"
  A fake urgent notice, often minutes before it supposedly happens
- [ ] "Tech support" or a "prize"
  A pop-up warning, or news that you've won something, with a fee to collect it

3 rules to remember

- [ ] **Gift card request? It's a scam**
  No exceptions, no matter who they claim to be
- [ ] **Hang up, and verify another way**
  Call the real agency or company yourself, using a number you look up
- [ ] **Real bills accept real payment**
  A check, a card, or your account online, never a gift card

Already bought the cards? Act fast.

- [ ] **Haven't given the numbers yet?**
  Keep the cards and receipt; you may still be able to get a refund from the retailer
- [ ] **Already read off the numbers?**
  Call the gift card company right away, the number is usually on the back
- [ ] **Don't expect a full refund**
  It's not guaranteed, but acting fast gives you the best chance

Recap: gift card scams

- [ ] A gift card request is always a scam
- [ ] Watch for the IRS, utility, tech support, and prize disguises
- [ ] Credit card or check: can be disputed
- [ ] Hang up, and verify with a number you look up yourself
- [ ] Already paid? Call the issuer, then ReportFraud.ftc.gov

No real business, utility, or government agency ever accepts payment in gift cards. If someone insists, hang up and verify by calling the real organization yourself, using a number you look up.

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Got a suspicious gift card request? We'll check it for you.

Call 239-513-1960

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