Never Pay By Gift Card

Has someone asked you to go get a gift card to pay for something? Here at Seniors vs. Crime we hear from lots of people who have told us they've been asked to pay with gift cards - by a caller claiming to be with the IRS, or tech support, or a so-called family member in need. If you've gotten a call like this, you know that the caller will then demand the gift card numbers and PIN. And, poof, your money is gone.

Scammers are good at convincing people there really is an emergency, so lots of people have made the trip to Walmart or Target or CVS to buy gift cards to send to these callers. And scammers love gift cards - it's one of their favorite ways to get your money. These cards are like giving cash - and nearly untraceable, unless you act almost immediately.

According to Jennifer Leach, Assistant Director of the Division of Consumer and Business Education at the Federal Trade Commission (FTC), the most important thing for you to know is that anyone who demands payment by gift card is always, always, always a scammer.

Try this gift card buying exercise out at home - especially when anyone asks you to pay with a gift card:

Should I buy an iTunes, Google Play, Steam, Kroger, Walgreens, BestBuy, Amazon, CVS, Rite Aid or ANY OTHER gift card for someone who demands payment?

NO! And it does not matter what reason they fabricate for requiring payment by gift card; the correct answer is always NO!

Gift cards are for gifts, not payments. If you've bought a gift card and lost money to someone who might be a scammer, tell the company who issued the card. (The contact info might be on the card, but might require some research.) Call or email iTunes or Amazon or whoever it was. Tell them their card was used in a scam.