

## **GIFT CARDS, WIRE TRANSFERS, CRYPTOCURRENCY, AND USE OF COURIERS SCAMS**

### **THE LARGE MAJORITY OF ALL FRAUDS AND SCAMS USUALLY INVOLVE ONE OF THE FOLLOWING PAYMENT METHODS:**

- **Gift Cards**
- **Wire Transfers**
- **Cryptocurrency**
- **Use of a Courier**
- **Cash**
- **Gold / Precious Metals**

### **HOW THE SCAMS WORK:**

These types of scams have a lot of variations. They begin with a phone call / email / text message from an unknown person (SCAMMER), usually identifying themselves as a member of law enforcement or a government agent, seeking some type of monetary payment from the victim to the scammer or the scammer's organization. After explaining to the victim why the money needs to be sent (scam presentation), the scammer will ask for payment using either gift cards, wire transfers, cryptocurrency (Bitcoin, etc...), or through the use of couriers to pick up cash, gold, or other precious metals.

\*\*\*The use of couriers is the most recent addition to this scam. The scammer will have a courier (driver, etc...) either go to the victim's house or meet the victim somewhere and take the payment from them. The scammer typically tells the victim the courier is also a law enforcement officer or government agent. The scammer will usually provide the victim with some sort of password that only the scammer, the courier, and the victim know. Then, the courier will arrive and provide the victim the password to make sure they are the correct person.

### **WHAT CAN BE DONE TO AVOID BEING VICTIMIZED?**

- Simply hang up on the unknown caller and/or do not respond to emails or text messages. If you have caller ID, do not answer calls from phone numbers which are unknown to you. Be sure to block these phone numbers.

### **DO NOT COMPLY WITH THE CALLER'S INSTRUCTIONS!!!**

\*\*\*There are NO known, legitimate businesses which require any type of payment via gift cards, wire transfers, Cryptocurrency, or through the use of couriers.